

## 2001 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP	4,217,208,474	9.9491%	9.9491%	2,989,744,957	73.74%
2	35076	State Compensation Ins Fund	3,638,077,037	8.5828%	18.5320%	3,093,860,192	85.49%
3	176	STATE FARM IL	3,426,751,624	8.0843%	26.6163%	2,485,663,331	74.32%
4	8	ALLSTATE INS GRP	2,362,084,257	5.5726%	32.1888%	1,626,089,585	70.09%
5	12	AMERICAN INTRNL GRP	2,238,066,972	5.2800%	37.4688%	1,340,523,017	61.00%
6	1278	CALIFORNIA ST AUTO GRP	1,648,364,121	3.8888%	41.3576%	1,056,560,238	65.27%
7	1318	INTERINS EXCH OF THE AU	1,418,943,406	3.3475%	44.7051%	882,996,603	64.39%
8	660	MERCURY GEN GRP	1,270,485,356	2.9973%	47.7024%	738,446,486	60.20%
9	761	ALLIANZ INS GRP	1,137,315,998	2.6831%	50.3855%	685,623,068	61.21%
10	218	CNA INS GRP	914,532,103	2.1575%	52.5430%	983,378,351	123.80%
11	140	NATIONWIDE CORP	872,536,096	2.0585%	54.6015%	539,454,464	66.16%
12	111	LIBERTY MUT GRP	864,856,824	2.0403%	56.6419%	937,382,967	108.38%
13	91	HARTFORD FIRE & CAS GRI	833,821,239	1.9671%	58.6090%	553,331,579	70.48%
14	41	CITIGROUP	822,935,792	1.9414%	60.5504%	556,143,423	71.65%
15	108	LUMBERMENS MUT CAS GF	802,807,072	1.8940%	62.4444%	443,292,405	62.48%
16	84	GREAT AMER E&S INS CO	785,569,841	1.8533%	64.2977%	408,882,748	54.79%
17	163	SAFECO INS GRP	780,415,683	1.8411%	66.1388%	565,036,999	73.24%
18	38	CHUBB & SON INC	704,869,435	1.6629%	67.8017%	486,017,068	72.00%
19	200	UNITED SERVICES AUTOMC	701,511,936	1.6550%	69.4567%	427,063,726	63.01%
20	164	ST PAUL GRP	655,081,831	1.5454%	71.0022%	332,259,297	55.62%
21	553	ROYAL & SUN ALLIANCE US	645,911,430	1.5238%	72.5260%	441,135,372	71.80%
22	626	ACE LTD	607,912,642	1.4342%	73.9601%	301,715,659	53.17%
23	31	BERKSHIRE HATHAWAY	563,767,367	1.3300%	75.2902%	329,085,883	62.12%
24	158	FAIRFAX FINANCIAL	425,399,184	1.0036%	76.2938%	326,447,629	83.12%
25	155	PROGRESSIVE GRP	416,491,762	0.9826%	77.2763%	227,827,318	53.53%
Sub Total - Top 25:			32,755,717,482	77.2763%	77.2763%	22,757,962,365	71.98%
26	517	HANNOVER GRP	414,665,285	0.9783%	78.2546%	253,574,906	64.21%
27	1172	LEGION INS GRP	357,425,894	0.8432%	79.0978%	399,910,098	110.32%
28	350	GE GLOBAL GRP	329,182,805	0.7766%	79.8744%	450,915,184	131.52%
29	1120	EVEREST REIN HOL INC	265,127,289	0.6255%	80.4999%	116,231,418	57.61%
30	1285	X L AMER	263,669,211	0.6220%	81.1219%	158,666,984	62.75%
31	1129	WHITE MOUNTAINS GRP	249,191,709	0.5879%	81.7098%	215,449,660	79.87%
32	814	BRISTOL WEST INS GRP	220,159,263	0.5194%	82.2292%	138,031,900	66.39%
33	19	FORTIS GRP	218,803,744	0.5162%	82.7454%	41,966,281	18.71%
34	336	ZENITH NATL INS GRP	214,912,381	0.5070%	83.2524%	149,523,728	71.48%
35	65	FM GLOBAL GRP	194,218,268	0.4582%	83.7106%	54,527,057	35.07%
36	1282	MEDICAL GRP HOLDINGS A	159,783,641	0.3770%	84.0876%	86,225,605	56.99%
37	922	ICW GROUP	159,386,898	0.3760%	84.4636%	126,862,876	77.85%
38	79	GMAC INS HOLDING	154,962,420	0.3656%	84.8292%	101,115,273	63.27%
39	1179	WAWANESA INS GRP	144,830,024	0.3417%	85.1709%	103,720,050	76.73%
40	24	ATLANTIC CO	141,809,765	0.3346%	85.5054%	112,777,353	81.53%
41	33	CALIFORNIA CAS MGMT	140,644,419	0.3318%	85.8372%	83,974,377	62.15%
42	105	MGIC GRP	137,553,116	0.3245%	86.1617%	55,505,998	39.89%
43	802	CALIFORNIA INS GRP	135,783,057	0.3203%	86.4821%	79,928,758	62.63%
44	26905	Century-Natl Ins Co	135,570,225	0.3198%	86.8019%	67,310,075	47.80%
45	829	SIERRA HEALTH SVC GRP	134,835,917	0.3181%	87.1200%	146,240,070	109.06%

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46	1125	AMERICAN HEALTHCARE S	126,928,283	0.2994%	87.4195%	64,176,050	53.86%
47	98	WR Berkley Corp	124,592,055	0.2939%	87.7134%	68,344,128	62.50%
48	215	UNITRIN GRP	122,546,401	0.2891%	88.0025%	100,479,689	71.77%
49	3098	Millea Holdings Inc	122,403,988	0.2888%	88.2913%	92,539,653	76.04%
50	323	CIVIL SERV EMPL	114,705,954	0.2706%	88.5619%	70,624,961	66.96%
51	400	CREDIT SUISSE GRP	112,182,055	0.2647%	88.8265%	56,766,036	53.03%
52	783	RLI INS GRP	106,543,238	0.2514%	89.0779%	36,515,751	35.18%
53	150	OLD REPUBLIC GRP	101,098,703	0.2385%	89.3164%	53,670,897	55.97%
54	766	Radian Grp	100,956,454	0.2382%	89.5546%	9,858,171	8.79%
55	831	DOCTORS CO GRP	100,482,871	0.2371%	89.7916%	28,611,594	31.40%
56	303	GUIDEONE INS GRP	97,236,093	0.2294%	90.0210%	51,663,751	57.99%
57	790	FREMONT GEN GRP	89,598,632	0.2114%	90.2324%	457,140,395	320.98%
58	1330	COUNTRYWIDE CREDIT GR	88,736,718	0.2093%	90.4417%	30,361,564	39.20%
59	169	SENTRY INS GRP	87,265,946	0.2059%	90.6476%	60,915,754	86.84%
60	1314	TRENWICK AMER CORP GR	85,738,071	0.2023%	90.8499%	44,216,954	61.84%
61	1135	PMI GRP OF CO	84,714,235	0.1999%	91.0497%	-10,409,519	n/a
62	958	VESTA INS GRP	83,268,034	0.1964%	91.2462%	62,623,076	80.57%
63	304	PRUDENTIAL OF AMER	73,877,708	0.1743%	91.4205%	45,702,449	64.54%
64	161	TOPA EQUITIES LTD	73,004,049	0.1722%	91.5927%	34,846,951	54.46%
65	70	FIRST AMN TITLE	71,521,621	0.1687%	91.7614%	35,447,900	49.37%
66	2898	Western Service Contract Grp	66,730,415	0.1574%	91.9189%	30,889,043	47.65%
67	181	SWISS RE GRP	64,736,023	0.1527%	92.0716%	53,972,429	66.35%
68	31453	Financial Pacific Ins Co	60,514,065	0.1428%	92.2144%	31,011,986	50.16%
69	273	WORKMENS GRP	59,843,158	0.1412%	92.3555%	41,255,205	74.40%
70	574	AMERCO CORP	59,633,787	0.1407%	92.4962%	44,428,060	66.53%
71	1248	AMBAC ASSUR CORP	58,524,431	0.1381%	92.6343%	2,739	0.01%
72	785	MARKEL CORP GRP	58,214,461	0.1373%	92.7716%	59,520,280	108.94%
73	957	AMERICAN RE GRP	57,114,636	0.1347%	92.9064%	78,777,249	114.27%
74	944	INGRAM GRP	56,708,581	0.1338%	93.0402%	40,368,311	80.33%
75	225	MCMILLEN GRP	55,127,867	0.1301%	93.1702%	39,973,539	81.31%
76	528	MUNICIPAL BOND INV ASR	54,572,127	0.1287%	93.2990%	-1,538,270	n/a
77	1116	HIGHLANDS INS GRP INC	54,477,149	0.1285%	93.4275%	65,319,194	89.09%
78	7	FEDERATED MUT	54,309,904	0.1281%	93.5556%	42,579,693	85.25%
79	42269	Majestic Ins Co	54,053,501	0.1275%	93.6831%	43,433,668	78.22%
80	772	PHYSICANS OF OH	53,478,398	0.1262%	93.8093%	27,987,242	55.67%
81	28	AMICA MUT GRP	52,658,847	0.1242%	93.9335%	28,834,502	57.40%
82	27502	Western General Ins Co	52,321,015	0.1234%	94.0570%	29,123,229	55.16%
83	930	DHC GRP	51,911,882	0.1225%	94.1794%	39,287,463	73.66%
84	677	MAGUIRE CORP GRP	51,849,590	0.1223%	94.3017%	16,423,108	34.81%
85	317	AON CORP	51,357,097	0.1212%	94.4229%	50,962,487	94.47%
86	749	SCOR REINS CO	50,963,036	0.1202%	94.5431%	31,769,292	73.28%
87	4	AMERICAN EXPRESS GRP	50,598,053	0.1194%	94.6625%	22,929,189	49.54%
88	604	GERLING GLOBAL RE GRP	49,937,892	0.1178%	94.7803%	39,044,252	96.97%
89	608	MEDICAL INS EXCH OF CA	48,522,173	0.1145%	94.8948%	20,930,134	45.69%
90	575	PAULA INS GRP	46,421,813	0.1095%	95.0043%	57,504,880	125.71%
91	510	NAVIGATORS GRP INC	46,099,172	0.1088%	95.1131%	18,696,833	48.15%
92	457	ARGONAUT GRP	44,180,888	0.1042%	95.2173%	62,052,130	134.51%
93	3018	Converium Holding Grp	43,138,779	0.1018%	95.3191%	38,415,523	91.95%

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94	1279	RISK CAPITAL HOLDINGS G	42,419,571	0.1001%	95.4191%	31,761,098	82.03%
95	306	CUNA MUT GRP	42,072,904	0.0993%	95.5184%	24,813,270	61.25%
96	194	FNCL SEC ASR HOLDINGS I	40,251,191	0.0950%	95.6134%	399,887	1.67%
97	93	TEXAS ST NATL GRP	36,570,958	0.0863%	95.6996%	26,449,005	65.44%
98	300	HORACE MANN GRP	36,411,093	0.0859%	95.7855%	26,540,222	75.75%
99	10221	Alistar Ins Co	36,119,954	0.0852%	95.8708%	22,980,629	68.68%
100	748	STAR INS GRP	35,273,784	0.0832%	95.9540%	21,653,128	63.87%
101	816	COMMERCE GRP INC	34,816,441	0.0821%	96.0361%	22,210,428	69.53%
102	659	Missouri Physicians Assoc	34,330,948	0.0810%	96.1171%	24,173,496	75.64%
103	407	PAFCO GEN GRP	34,095,875	0.0804%	96.1975%	27,737,598	78.87%
104	257	SAFEWAY INS GRP	33,910,358	0.0800%	96.2775%	13,036,781	76.06%
105	56	CAS RECIPROCAL EXCH	32,801,213	0.0774%	96.3549%	29,114,158	81.93%
106	14010	Crusader Ins Co	32,374,357	0.0764%	96.4313%	33,610,616	110.94%
107	984	HCC INS HOLDINGS GRP	32,223,058	0.0760%	96.5073%	24,441,758	74.16%
108	11126	Yasuda Fire & Marine Ins Co (	32,044,183	0.0756%	96.5829%	-9,846,218	n/a
109	920	UNITED NATL GRP	31,628,466	0.0746%	96.6575%	18,319,912	59.88%
110	800	WESTERN MUT INS GRP	31,566,402	0.0745%	96.7320%	11,111,091	36.67%
111	20516	Euler American Credit Ind Co	30,924,368	0.0730%	96.8050%	32,915,304	101.86%
112	471	Wells Fargo Grp	30,768,206	0.0726%	96.8775%	15,463,606	53.81%
113	227	MUTUAL SVC GRP	30,744,612	0.0725%	96.9501%	53,432,102	118.87%
114	42277	Sterling Cas Ins Co	30,004,312	0.0708%	97.0209%	18,337,060	64.64%
115	10216	American Contractors Ind Co	29,149,754	0.0688%	97.0896%	3,779,727	14.37%
116	83	GRANGE INS	27,749,012	0.0655%	97.1551%	22,704,118	76.32%
117	2978	Mitsui Sumitomo Ins Grp	27,373,155	0.0646%	97.2197%	9,935,296	39.62%
118	74	DELPHI FIN GRP	27,076,202	0.0639%	97.2836%	32,553,113	90.71%
119	1346	AMERICAN SAFETY HOLDIN	27,031,243	0.0638%	97.3473%	23,531,704	79.53%
120	479	IFG CO	26,698,367	0.0630%	97.4103%	15,427,116	54.51%
121	968	AXA INS GRP	26,626,956	0.0628%	97.4731%	644,666	4.74%
122	645	OREGON MUT INS	26,446,109	0.0624%	97.5355%	12,973,810	53.09%
123	36790	Springfield Ins Co Inc	25,490,339	0.0601%	97.5957%	24,109,504	93.94%
124	689	BANKERS INS GRP	25,369,166	0.0599%	97.6555%	3,295,030	12.50%
125	40975	Dentists Ins Co	24,832,354	0.0586%	97.7141%	4,579,702	18.76%
126	1326	KINGSWAY GRP	23,791,301	0.0561%	97.7702%	4,994,027	68.74%
127	354	OMNI INS GRP	23,431,837	0.0553%	97.8255%	15,339,374	82.03%
128	241	METROPOLITAN GRP	23,399,761	0.0552%	97.8807%	12,473,572	58.96%
129	796	QBE INS GRP LTD	23,248,033	0.0548%	97.9355%	20,912,690	88.31%
130	853	PUBLIC SERVICE GRP	22,143,813	0.0522%	97.9878%	23,377,263	107.42%
131	18767	Church Mut Ins Co	21,447,961	0.0506%	98.0384%	7,580,164	36.78%
132	36706	Lawyers Mut Ins Co	21,207,915	0.0500%	98.0884%	2,860,857	12.40%
133	38733	Alaska Nat Ins Co	20,823,685	0.0491%	98.1375%	12,977,033	70.29%
134	40010	Anchor General Ins Co	20,631,490	0.0487%	98.1862%	17,776,556	81.54%
135	88	ALLMERICA FINANCIAL COF	20,316,478	0.0479%	98.2341%	15,431,904	77.62%
136	36340	Camico Mut Ins Co	20,133,644	0.0475%	98.2816%	8,937,633	44.81%
137	1231	DELTA INS SERVICES INC	19,951,606	0.0471%	98.3287%	5,934,319	32.50%
138	32107	Sutter Ins Co	19,693,698	0.0465%	98.3752%	11,319,074	74.17%
139	10175	Cascade Natl Ins Co	19,689,083	0.0464%	98.4216%	25,135,544	109.84%
140	421	COLLATERAL MORT GRP	19,379,625	0.0457%	98.4673%	3,210,643	16.43%
141	253	HARLEYSVILLE GRP	19,334,935	0.0456%	98.5130%	37,555,661	174.82%

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142	26077	Lancer Ins Co	19,321,747	0.0456%	98.5585%	20,507,350	125.02%
143	39861	Golden Bear Ins Co	18,235,256	0.0430%	98.6016%	1,763,109	13.68%
144	127	AMERICAN MODERN INS GF	17,888,254	0.0422%	98.6438%	13,481,360	78.24%
145	75	INSCO DICO GRP	17,472,865	0.0412%	98.6850%	2,109,241	12.71%
146	62	EMC INS CO	17,437,336	0.0411%	98.7261%	12,136,424	80.71%
147	313	AEGIS GRP	17,152,894	0.0405%	98.7666%	12,015,787	60.20%
148	1	AETNA	15,724,324	0.0371%	98.8037%	19,011,377	120.50%
149	37206	Contractors Bonding & Ins Co	15,072,961	0.0356%	98.8392%	5,547,779	38.36%
150	23	BCS INS GRP	15,065,710	0.0355%	98.8748%	16,260,783	106.69%
151	781	UNION LABOR GRP	14,584,248	0.0344%	98.9092%	13,977,433	99.50%
152	408	AMERICAN NATL FNCL GRP	14,465,775	0.0341%	98.9433%	8,872,094	63.49%
153	1218	PENN AMER GRP INC	14,189,206	0.0335%	98.9768%	6,499,464	42.67%
154	35408	Sirius Amer Ins Co	13,058,043	0.0308%	99.0076%	6,914,073	74.25%
155	37621	Toyota Motor Ins Co	12,989,094	0.0306%	99.0382%	7,580,057	91.85%
156	42285	Veterinary Pet Ins Co	12,681,567	0.0299%	99.0682%	6,454,960	59.94%
157	1113	MEDMARK INS GRP	12,303,387	0.0290%	99.0972%	14,854,192	132.54%
158	57	ELECTRIC INS GRP	11,765,876	0.0278%	99.1250%	11,173,039	94.26%
159	23108	Lumbermens Underwriting Alli	11,732,107	0.0277%	99.1526%	9,822,166	82.50%
160	22670	Attorneys Ins Mut RRG Inc	11,709,743	0.0276%	99.1803%	6,981,878	62.83%
161	240	CHRYSLER GRP	11,222,093	0.0265%	99.2067%	8,769,019	75.37%
162	18	AMERICAN ROAD GRP	11,105,629	0.0262%	99.2329%	3,608,986	29.24%
163	291	MOTORISTS MUT	11,050,711	0.0261%	99.2590%	4,091,926	36.52%
164	130	MILLERS AMER GRP INC	10,697,180	0.0252%	99.2842%	8,133,011	69.62%
165	349	FLORISTS MUT	10,614,892	0.0250%	99.3093%	6,403,949	70.85%
166	11231	Generali Us Branch	10,442,635	0.0246%	99.3339%	11,662,634	77.25%
167	352	HOUSEHOLD FINANCE COF	10,158,417	0.0240%	99.3579%	1,291,770	9.81%
168	40550	Pacific Pioneer Ins Co	10,018,165	0.0236%	99.3815%	5,930,182	51.23%
169	515	EAGLE INS GRP	9,882,013	0.0233%	99.4048%	8,934,492	97.23%
170	21172	Vanliner Ins Co	9,358,334	0.0221%	99.4269%	7,905,634	99.26%
171	12793	Surety Co Of The Pacific	9,323,012	0.0220%	99.4489%	1,590,920	18.00%
172	249	FARMERS HOME MUT	9,301,223	0.0219%	99.4708%	5,440,118	59.35%
173	458	PROTECTIVE LIFE INS GRP	8,946,075	0.0211%	99.4919%	5,941,402	78.77%
174	697	VAN ENT GRP	8,759,712	0.0207%	99.5126%	4,022,051	55.37%
175	468	Aegon US Holding Grp	8,701,975	0.0205%	99.5331%	3,816,183	42.31%
176	248	UNITED FIRE & CAS GRP	7,403,589	0.0175%	99.5506%	-2,000	n/a
177	23876	Mapfre Reins Corp	7,396,597	0.0174%	99.5681%	3,771,715	50.94%
178	26433	Harco Natl Ins Co	7,108,127	0.0168%	99.5848%	1,765,496	31.60%
179	2558	Nipponkoa Ins Co Ltd	6,963,789	0.0164%	99.6013%	3,929,653	63.35%
180	27480	Mid-State Mut Ins Co	6,953,836	0.0164%	99.6177%	2,383,825	37.03%
181	852	GENERAL AGENTS GRP	6,751,690	0.0159%	99.6336%	3,762,117	52.82%
182	40800	American Sterling Ins Co	6,734,564	0.0159%	99.6495%	7,768,769	99.74%
183	29530	AXA Art Ins Corp	6,587,236	0.0155%	99.6650%	274,313	4.55%
184	14508	Michigan Millers Mut Ins Co	6,525,121	0.0154%	99.6804%	2,557,290	38.75%
185	244	CINCINNATI FNCL CP	6,488,284	0.0153%	99.6957%	5,195,008	87.29%
186	885	QUEENSWAY FINANCIAL HC	6,154,524	0.0145%	99.7102%	4,714,983	83.32%
187	2638	NCMIC Grp	6,106,244	0.0144%	99.7246%	-1,086,808	n/a
188	14354	Jewelers Mut Ins Co	5,943,093	0.0140%	99.7387%	1,824,951	34.12%
189	767	PENN MFR ASN INS	5,889,584	0.0139%	99.7526%	4,190,114	80.14%

Source: NAIC Database

Licensed Companies Only

## 2001 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
190	10002	Municipal Mut Ins Co	5,535,168	0.0131%	99.7656%	3,950,818	79.49%
191	41459	Armed Forces Ins Exchange	5,486,769	0.0129%	99.7786%	3,891,338	70.36%
192	15768	Merced Mut Ins Co	5,130,123	0.0121%	99.7907%	2,589,115	50.06%
193	168	SEIBELS BRUCE GRP	4,799,567	0.0113%	99.8020%	107,331	2.53%
194	256	NY MARINE & GEN GRP	4,572,857	0.0108%	99.8128%	2,034,470	52.94%
195	261	MUTUAL OF OMAHA	4,445,915	0.0105%	99.8233%	261,862	6.01%
196	10830	Business Alliance Ins Co	4,129,754	0.0097%	99.8330%	3,224,928	97.04%
197	43583	Northwest Physicians Mut Ins	4,119,320	0.0097%	99.8427%	985,742	21.17%
198	29947	Western Growers Ins Co	4,117,957	0.0097%	99.8524%	5,008,870	121.63%
199	13285	Allegheny Cas Co	3,919,945	0.0092%	99.8617%	0	0.00%
200	42757	Agri General Ins Co	3,769,653	0.0089%	99.8706%	607,906	18.69%
201	18538	Bancinsure Inc	3,415,789	0.0081%	99.8786%	2,867,621	110.36%
202	11592	International Fidelity Ins Co	3,385,568	0.0080%	99.8866%	120,597	4.23%
203	14494	Merchants Bonding Co (Mutu	2,984,012	0.0070%	99.8937%	1,158	0.04%
204	26565	Ohio Ind Co	2,819,969	0.0067%	99.9003%	248,765	9.40%
205	959	CENTURY SURETY GRP	2,665,836	0.0063%	99.9066%	61,602	2.25%
206	344	CHURCH PENSION FUND	2,589,399	0.0061%	99.9127%	372,130	11.74%
207	1292	AMERICAN HORIZON GRP	2,577,829	0.0061%	99.9188%	3,167,479	106.52%
208	329	ACCEPTANCE INS GRP	2,454,480	0.0058%	99.9246%	5,109,074	208.15%
209	38997	Nissan Fire & Marine Ins Co L	2,355,622	0.0056%	99.9301%	2,222,372	94.34%
210	201	UTICA NATL INS GRP	2,348,901	0.0055%	99.9357%	1,870,317	69.74%
211	867	PROTECTIVE INS GRP	2,345,327	0.0055%	99.9412%	272,285	12.38%
212	1293	HOMESITE INS GRP	2,051,969	0.0048%	99.9461%	448,051	68.50%
213	37800	Lg Ins Co Ltd Us Branch	1,965,999	0.0046%	99.9507%	668,183	40.59%
214	22896	Aca Financial Guaranty Corp	1,784,385	0.0042%	99.9549%	0	0.00%
215	670	FIDELITY NATL FIN INC	1,720,816	0.0041%	99.9590%	1,090,732	85.27%
216	34711	Computer Ins Co	1,579,486	0.0037%	99.9627%	23,475	1.49%
217	364	MUTUAL PROTECTIVE	1,433,312	0.0034%	99.9661%	1,054,839	76.92%
218	26379	Accredited Surety & Cas Co Ir	1,335,874	0.0032%	99.9692%	4,155	0.31%
219	1234	RESPONSE INS GRP	1,255,131	0.0030%	99.9722%	1,002,920	77.61%
220	31380	American Surety Co	1,186,419	0.0028%	99.9750%	-223,868	n/a
221	10048	Hyundai Marine & Fire Ins Co	1,035,618	0.0024%	99.9774%	-90,940	n/a
222	28886	Transguard Ins Co Of Amer In	962,339	0.0023%	99.9797%	496,546	57.63%
223	23663	National American Ins Co	899,425	0.0021%	99.9818%	1,919,982	193.35%
224	124	AMERISURE CO	762,078	0.0018%	99.9836%	442,799	62.59%
225	33499	Dorinco Rein Co	755,390	0.0018%	99.9854%	0	0.00%
226	28497	Usplate Glass Ins Co	654,912	0.0015%	99.9870%	87,191	12.83%
227	10815	Verlan Fire Ins Co MD	544,988	0.0013%	99.9882%	12,745	2.90%
228	34282	Western Specialty Ins Co	484,784	0.0011%	99.9894%	5,306,541	102.58%
229	1276	ACMAT GRP	483,843	0.0011%	99.9905%	-462,197	n/a
230	12297	Petroleum Cas Co	433,688	0.0010%	99.9915%	139,913	32.26%
231	2698	ProAssurance Corp Grp	377,755	0.0009%	99.9924%	159,156	42.13%
232	41580	Red Shield Ins Co	375,397	0.0009%	99.9933%	177,611	48.28%
233	946	LUMBER INS COS GRP	326,278	0.0008%	99.9941%	8,403,863	2575.68%
234	37940	Lexington Natl Ins Corp	303,826	0.0007%	99.9948%	0	0.00%
235	1269	ALS GRP	302,518	0.0007%	99.9955%	58,917	20.20%
236	237	WESTWARD GRP	279,267	0.0007%	99.9962%	125,465	43.89%
237	143	ARMCO INS INC	239,152	0.0006%	99.9967%	797,750	512.67%

Source: NAIC Database

Licensed Companies Only

## 2001 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
238	36650	Mid-State Surety Corp	236,238	0.0006%	99.9973%	36,716	15.93%
239	680	AMERISAFE GRP	229,116	0.0005%	99.9978%	756,194	36.24%
240	11118	Federated Rural Electric Ins C	218,459	0.0005%	99.9984%	-228,462	n/a
241	41394	Benchmark Ins Co	183,534	0.0004%	99.9988%	5,177	2.83%
242	11304	Global Surety & Ins Co	90,806	0.0002%	99.9990%	0	0.00%
243	1331	RENAISSANCE US HOLDINC	80,478	0.0002%	99.9992%	-314,710	n/a
244	30082	CPA Ins Co	66,460	0.0002%	99.9994%	54,517	80.09%
245	1222	HEALTH PROVIDERS MUT II	64,268	0.0002%	99.9995%	4,577,139	7121.96%
246	10758	Colonial Surety Co	45,758	0.0001%	99.9996%	6,488	15.78%
247	1325	RHINE RE GRP	43,953	0.0001%	99.9997%	65,469	17.46%
248	866	WESTERN WORLD GRP	41,157	0.0001%	99.9998%	5,140	47.61%
249	3038	CCAMA Holding Grp	30,762	0.0001%	99.9999%	16,870	34.96%
250	1208	GRAY INS GRP	16,766	0.0000%	99.9999%	1,251,102	7462.14%
251	393	AMERICAN BONDING GRP	16,203	0.0000%	100.0000%	-494,608	n/a
252	156	P W GROUP INC	12,248	0.0000%	100.0000%	473,192	3395.22%
253	246	INDIANA LUMBERMENS	1,744	0.0000%	100.0000%	-62,302	n/a
254	148	OHIO CAS GRP	1,665	0.0000%	100.0000%	-6,206,854	n/a
Sub Total - 26 Thru 254:			9,632,057,717	22.7237%	100.0000%	6,623,627,223	71.01%
Line Total:			42,387,775,199	100.0000%	100.0000%	29,381,589,588	71.76%

**ZURICH INS GRP (Group # 212)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	93,616,017	2.22%	82,105,839	46,892,430	57.11%	599,297,073	15.6210%
02.1	ALLIED LINES	39,211,410	0.93%	55,042,123	15,552,906	28.26%	339,793,750	11.5398%
02.2	MULTIPLE PERIL CROP	0	0.00%	0	0		135,097,974	
02.3	FEDERAL FLOOD INSURANCE	13,182,761	0.31%	11,018,047	264,634	2.40%	119,636,712	11.0190%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-1,838		127,700,654	
04	HOMEOWNERS MULTIPLE PERIL	790,479,660	18.74%	761,861,310	553,873,773	72.70%	3,992,524,697	19.7990%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	370,928,744	8.80%	330,963,856	199,401,307	60.25%	1,864,472,550	19.8946%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	136,338,137	3.23%	134,983,862	-18,503,400	-13.71%	1,399,963,372	9.7387%
08	OCEAN MARINE	5,517,119	0.13%	4,628,291	2,061,710	44.55%	190,478,830	2.8964%
09	INLAND MARINE	56,659,098	1.34%	50,696,281	27,636,533	54.51%	1,159,394,701	4.8870%
11	MEDICAL MALPRACTICE	43,474,787	1.03%	42,498,304	54,856,891	129.08%	579,432,132	7.5030%
12	EARTHQUAKE	52,121,187	1.24%	32,946,706	165,979,402	503.78%	937,572,518	5.5592%
13	GROUP A AND H	5,880,910	0.14%	5,902,648	1,563	0.03%	365,137,972	1.6106%
15.5	OTHER ACCIDENT ONLY	0	0.00%	0	-124		35,169,910	
15.6	ALL OTHER A&H	0	0.00%	0	-1,146		10,348,049	
16	WORKERS' COMPENSATION	404,027,229	9.58%	397,767,754	451,000,388	113.38%	8,436,024,496	4.7893%
17	OTHER LIABILITY	177,737,678	4.21%	163,375,757	151,560,482	92.77%	3,125,249,437	5.6872%
18	PRODUCTS LIABILITY	21,289,692	0.50%	18,231,309	68,370,225	375.02%	206,264,407	10.3216%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	1,376,491	0.03%	1,349,893	1,084,107	80.31%	17,031,318	8.0821%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,029,784,735	24.42%	1,007,115,906	608,245,566	60.39%	8,463,128,082	12.1679%
19.3	COMMERCIAL AUTO NO-FAULT	324	0.00%	161	-18,469	-11471.43%	342,619	0.0946%
19.4	COMMERCIAL AUTO LIABILITY	140,443,929	3.33%	134,367,495	95,417,048	71.01%	1,684,482,552	8.3375%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	728,247,844	17.27%	719,795,088	522,632,471	72.61%	6,324,175,142	11.5153%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	51,934,258	1.23%	49,096,956	25,828,131	52.61%	615,830,632	8.4332%
22	AIRCRAFT	6,680,077	0.16%	5,904,907	2,794,925	47.33%	139,592,825	4.7854%
23	FIDELITY	7,463,637	0.18%	7,001,977	5,946,791	84.93%	88,060,773	8.4756%
24	SURETY	23,386,668	0.55%	21,171,826	4,378,411	20.68%	434,047,394	5.3880%
26	BURGLARY & THEFT	2,133,039	0.05%	2,040,950	1,460,164	71.54%	14,930,829	14.2861%
27	BOILER & MACHINERY	8,003,299	0.19%	7,190,867	-1,189,401	-16.54%	83,506,129	9.5841%
28	CREDIT	3,519,755	0.08%	3,693,135	3,383,749	91.62%	74,037,649	4.7540%
33	AGGREGATE WRITE-INS FOR OTHER LINES	3,769,988	0.09%	3,430,523	835,731	24.36%	314,579,434	1.1984%
34	GRAND TOTAL-ALL LINES:	4,217,208,474	100.00%	4,054,181,771	2,989,744,957	73.74%	42,386,214,208	9.9495%

**State Compensation Ins Fund (NAIC # 35076)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concen- tration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Share By Line
16	WORKERS' COMPENSATION	3,638,077,037	<b>100.00%</b>	3,619,177,773	3,093,860,192	85.49%	8,436,024,496	43.1255%
34	GRAND TOTAL-ALL LINES:	3,638,077,037	<b>100.00%</b>	3,619,177,773	3,093,860,192	85.49%	42,386,214,208	8.5832%



**STATE FARM IL (Group # 176)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	8,031,925	0.23%	7,847,282	4,461,756	56.86%	599,297,073	1.3402%
02.1	ALLIED LINES	2,276,880	0.07%	2,211,887	650,796	29.42%	339,793,750	0.6701%
02.2	MULTIPLE PERIL CROP	1,034,650	0.03%	1,034,650	301,566	29.15%	135,097,974	0.7659%
02.3	FEDERAL FLOOD INSURANCE	22,127,897	0.65%	22,381,919	499,519	2.23%	119,636,712	18.4959%
03	FARMOWNERS MULTIPLE PERIL	6,822,420	0.20%	6,621,014	6,534,447	98.69%	127,700,654	5.3425%
04	HOMEOWNERS MULTIPLE PERIL	911,179,535	26.59%	890,372,075	628,092,791	70.54%	3,992,524,697	22.8221%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	129,433,477	3.78%	123,685,861	72,278,382	58.44%	1,864,472,550	6.9421%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	60,351,680	1.76%	58,065,521	36,535,005	62.92%	1,399,963,372	4.3109%
09	INLAND MARINE	44,728,621	1.31%	43,043,725	20,490,182	47.60%	1,159,394,701	3.8579%
12	EARTHQUAKE	50,499,658	1.47%	52,175,477	79,269,375	151.93%	937,572,518	5.3862%
13	GROUP A AND H	45,623,401	1.33%	45,623,401	40,968,905	89.80%	365,137,972	12.4948%
14	CREDIT A&H(GRP&IND)	156,647	0.00%	607,020	209,485	34.51%	107,007,851	0.1464%
15.3	GUARANTEED RENEWABLE A&H	21,676,814	0.63%	13,698,829	11,400,249	83.22%	65,578,719	33.0546%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	11,011,579	0.32%	11,211,610	8,466,423	75.51%	11,033,462	99.8017%
15.5	OTHER ACCIDENT ONLY	1,863	0.00%	1,796	0	0.00%	35,169,910	0.0053%
15.6	ALL OTHER A&H	3,488,660	0.10%	3,458,194	2,616,192	75.65%	10,348,049	33.7132%
16	WORKERS' COMPENSATION	33,577,060	0.98%	30,481,799	28,274,340	92.76%	8,436,024,496	0.3980%
17	OTHER LIABILITY	80,782,724	2.36%	79,363,871	58,463,153	73.66%	3,125,249,437	2.5848%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	330,968		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,154,066,042	33.68%	1,138,655,167	824,587,552	72.42%	8,463,128,082	13.6364%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-12,757		342,619	
19.4	COMMERCIAL AUTO LIABILITY	50,142,712	1.46%	49,036,148	34,028,655	69.40%	1,684,482,552	2.9767%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	754,476,725	22.02%	731,020,849	602,190,092	82.38%	6,324,175,142	11.9300%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	33,987,656	0.99%	32,537,400	24,955,597	76.70%	615,830,632	5.5190%
22	AIRCRAFT	0	0.00%	0	-2,239		139,592,825	
23	FIDELITY	897,703	0.03%	896,585	-27,542	-3.07%	88,060,773	1.0194%
24	SURETY	375,294	0.01%	319,523	100,440	31.43%	434,047,394	0.0865%
34	GRAND TOTAL-ALL LINES:	3,426,751,624	100.00%	3,344,351,605	2,485,663,331	74.32%	42,386,214,208	8.0846%

**ALLSTATE INS GRP (Group # 8)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	26,730,332	1.13%	27,626,714	11,228,252	40.64%	599,297,073	4.4603%
02.1	ALLIED LINES	17,130,998	0.73%	14,689,935	9,665,468	65.80%	339,793,750	5.0416%
02.3	FEDERAL FLOOD INSURANCE	16,708,673	0.71%	17,161,603	168,325	0.98%	119,636,712	13.9662%
04	HOMEOWNERS MULTIPLE PERIL	576,619,321	24.41%	567,318,594	342,569,546	60.38%	3,992,524,697	14.4425%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	43,211,795	1.83%	43,759,540	20,344,869	46.49%	1,864,472,550	2.3176%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	20,805,852	0.88%	21,124,990	6,153,153	29.13%	1,399,963,372	1.4862%
09	INLAND MARINE	21,395,360	0.91%	21,017,558	7,874,440	37.47%	1,159,394,701	1.8454%
12	EARTHQUAKE	3,008,255	0.13%	3,146,423	86,162,631	2738.43%	937,572,518	0.3209%
14	CREDIT A&H(GRP&IND)	18,699,832	0.79%	18,157,745	1,417,765	7.81%	107,007,851	17.4752%
16	WORKERS' COMPENSATION	24,747	0.00%	365,981	-80,507	-22.00%	8,436,024,496	0.0003%
17	OTHER LIABILITY	15,345,477	0.65%	16,079,781	6,303,619	39.20%	3,125,249,437	0.4910%
18	PRODUCTS LIABILITY	356,853	0.02%	403,124	4,673,481	1159.32%	206,264,407	0.1730%
19.2	PRIVATE PASSENGER AUTO LIABILITY	891,272,309	37.73%	872,769,497	614,113,172	70.36%	8,463,128,082	10.5312%
19.4	COMMERCIAL AUTO LIABILITY	30,269,602	1.28%	29,176,765	24,928,218	85.44%	1,684,482,552	1.7970%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	665,581,007	28.18%	651,402,141	482,974,277	74.14%	6,324,175,142	10.5244%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	14,164,582	0.60%	13,405,430	5,974,486	44.57%	615,830,632	2.3001%
23	FIDELITY	62,488	0.00%	63,570	1,011	1.59%	88,060,773	0.0710%
24	SURETY	1,114	0.00%	1,119	0	0.00%	434,047,394	0.0003%
26	BURGLARY & THEFT	1,084	0.00%	316	10,017	3169.94%	14,930,829	0.0073%
27	BOILER & MACHINERY	68,688	0.00%	67,375	-4,539	-6.74%	83,506,129	0.0823%
28	CREDIT	39,444	0.00%	5,128	8,343	162.70%	74,037,649	0.0533%
33	AGGREGATE WRITE-INS FOR OTHER LINES	586,446	0.02%	2,277,336	1,603,560	70.41%	314,579,434	0.1864%
34	GRAND TOTAL-ALL LINES:	2,362,084,257	100.00%	2,320,020,667	1,626,089,585	70.09%	42,386,214,208	5.5728%

**AMERICAN INTRNL GRP (Group # 12)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	4,012,206	0.18%	3,945,665	11,573,937	293.33%	599,297,073	0.6695%
02.1	ALLIED LINES	479,395	0.02%	367,120	-1,213,138	-330.45%	339,793,750	0.1411%
02.3	FEDERAL FLOOD INSURANCE	86,049	0.00%	88,061	-407	-0.46%	119,636,712	0.0719%
04	HOMEOWNERS MULTIPLE PERIL	39,631,018	1.77%	34,312,344	21,711,700	63.28%	3,992,524,697	0.9926%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	20,553,601	0.92%	17,583,575	6,009,383	34.18%	1,864,472,550	1.1024%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	10,860,853	0.49%	10,473,242	-1,718,308	-16.41%	1,399,963,372	0.7758%
06	MORTGAGE GUARANTY	66,695,902	2.98%	68,680,612	3,553,072	5.17%	508,808,025	13.1083%
08	OCEAN MARINE	25,820,048	1.15%	25,245,374	16,581,751	65.68%	190,478,830	13.5553%
09	INLAND MARINE	91,015,510	4.07%	89,940,072	43,195,262	48.03%	1,159,394,701	7.8503%
11	MEDICAL MALPRACTICE	1,489,416	0.07%	2,881,228	3,264,408	113.30%	579,432,132	0.2570%
12	EARTHQUAKE	1,165,381	0.05%	463,617	53,082,246	11449.59%	937,572,518	0.1243%
13	GROUP A AND H	6,382,276	0.29%	6,499,719	19,995,586	307.64%	365,137,972	1.7479%
15.5	OTHER ACCIDENT ONLY	121,659	0.01%	119,786	109,165	91.13%	35,169,910	0.3459%
16	WORKERS' COMPENSATION	290,821,657	12.99%	259,292,097	191,215,363	73.75%	8,436,024,496	3.4474%
17	OTHER LIABILITY	559,722,584	25.01%	580,011,413	218,654,603	37.70%	3,125,249,437	17.9097%
18	PRODUCTS LIABILITY	4,929,027	0.22%	4,234,720	4,529,203	106.95%	206,264,407	2.3897%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	-1	1,598	-159800.00%	17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	566,051,049	25.29%	558,598,820	398,435,794	71.33%	8,463,128,082	6.6884%
19.3	COMMERCIAL AUTO NO-FAULT	13,801	0.00%	11,204	-125,834	-1123.12%	342,619	4.0281%
19.4	COMMERCIAL AUTO LIABILITY	53,619,176	2.40%	47,729,242	662,422	1.39%	1,684,482,552	3.1831%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	401,558,975	17.94%	397,341,615	272,245,145	68.52%	6,324,175,142	6.3496%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	4,780,262	0.21%	4,028,694	4,912,308	121.93%	615,830,632	0.7762%
22	AIRCRAFT	30,509,108	1.36%	27,008,693	13,683,697	50.66%	139,592,825	21.8558%
23	FIDELITY	14,406,936	0.64%	15,673,130	14,390,201	91.81%	88,060,773	16.3602%
24	SURETY	23,156,536	1.03%	23,348,956	34,106,071	146.07%	434,047,394	5.3350%
26	BURGLARY & THEFT	1,349,052	0.06%	1,474,505	21,145	1.43%	14,930,829	9.0353%
27	BOILER & MACHINERY	13,682,908	0.61%	12,963,591	11,094,900	85.59%	83,506,129	16.3855%
28	CREDIT	0	0.00%	0	23,092		74,037,649	
33	AGGREGATE WRITE-INS FOR OTHER LINES	5,152,588	0.23%	5,136,416	635,161	12.37%	314,579,434	1.6379%
34	GRAND TOTAL-ALL LINES:	2,238,066,972	100.00%	2,197,453,508	1,340,629,526	61.01%	42,386,214,208	5.2802%

**CALIFORNIA ST AUTO GRP (Group # 1278)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,169,204	0.07%	1,140,503	642,167	56.31%	599,297,073	0.1951%
02.1	ALLIED LINES	324,190	0.02%	315,598	14,574	4.62%	339,793,750	0.0954%
02.3	FEDERAL FLOOD INSURANCE	4,571,242	0.28%	4,253,711	24,855	0.58%	119,636,712	3.8209%
04	HOMEOWNERS MULTIPLE PERIL	208,229,733	12.63%	198,121,461	121,512,195	61.33%	3,992,524,697	5.2155%
09	INLAND MARINE	6,914,893	0.42%	6,743,401	1,912,085	28.35%	1,159,394,701	0.5964%
12	EARTHQUAKE	-11	0.00%	-11	46,049	-418627.27%	937,572,518	0.0000%
13	GROUP A AND H	895,193	0.05%	921,178	569,727	61.85%	365,137,972	0.2452%
15.5	OTHER ACCIDENT ONLY	2,680,892	0.16%	2,824,836	1,373,002	48.60%	35,169,910	7.6227%
17	OTHER LIABILITY	0	0.00%	0	0		3,125,249,437	
19.2	PRIVATE PASSENGER AUTO LIABILITY	753,991,380	45.74%	755,768,524	501,337,584	66.33%	8,463,128,082	8.9091%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	669,587,405	40.62%	648,693,311	429,128,002	66.15%	6,324,175,142	10.5877%
34	GRAND TOTAL-ALL LINES:	1,648,364,121	100.00%	1,618,782,510	1,056,560,238	65.27%	42,386,214,208	3.8889%

# INTERINS EXCH OF THE AUTOMOBILE CLUB (Group # 1318)

## 2001 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
04	HOMEOWNERS MULTIPLE PERIL	135,243,663	9.53%	126,510,286	89,633,448	70.85%	3,992,524,697	3.3874%
09	INLAND MARINE	7,966,556	0.56%	7,684,511	1,889,057	24.58%	1,159,394,701	0.6871%
12	EARTHQUAKE	0	0.00%	0	768,615		937,572,518	
17	OTHER LIABILITY	6,303,873	0.44%	6,019,227	3,512,664	58.36%	3,125,249,437	0.2017%
19.2	PRIVATE PASSENGER AUTO LIABILITY	692,642,288	48.81%	682,449,691	424,432,316	62.19%	8,463,128,082	8.1842%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	576,787,026	40.65%	548,741,600	362,760,503	66.11%	6,324,175,142	9.1204%
34	GRAND TOTAL-ALL LINES:	1,418,943,406	100.00%	1,371,405,315	882,996,603	64.39%	42,386,214,208	3.3477%

**MERCURY GEN GRP (Group # 660)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,562,756	0.12%	1,369,882	297,295	21.70%	599,297,073	0.2608%
02.1	ALLIED LINES	153,225	0.01%	136,357	242,487	177.83%	339,793,750	0.0451%
04	HOMEOWNERS MULTIPLE PERIL	63,205,604	4.97%	52,885,099	36,182,030	68.42%	3,992,524,697	1.5831%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	7,363,757	0.58%	6,659,603	2,178,300	32.71%	1,864,472,550	0.3950%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	3,637,904	0.29%	3,201,210	247,451	7.73%	1,399,963,372	0.2599%
12	EARTHQUAKE	145,849	0.01%	141,635	272	0.19%	937,572,518	0.0156%
17	OTHER LIABILITY	1,800,553	0.14%	1,683,492	321,901	19.12%	3,125,249,437	0.0576%
19.2	PRIVATE PASSENGER AUTO LIABILITY	666,171,930	52.43%	654,626,930	387,052,812	59.13%	8,463,128,082	7.8715%
19.4	COMMERCIAL AUTO LIABILITY	32,388,014	2.55%	30,225,085	17,963,856	59.43%	1,684,482,552	1.9227%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	474,359,425	37.34%	458,759,002	285,703,136	62.28%	6,324,175,142	7.5007%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	13,369,274	1.05%	12,063,691	4,848,092	40.19%	615,830,632	2.1709%
33	AGGREGATE WRITE-INS FOR OTHER LINES	6,327,065	0.50%	4,894,010	3,408,854	69.65%	314,579,434	2.0113%
34	GRAND TOTAL-ALL LINES:	1,270,485,356	100.00%	1,226,645,996	738,446,486	60.20%	42,386,214,208	2.9974%

**ALLIANZ INS GRP (Group # 761)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	64,581,578	<b>5.68%</b>	61,418,705	20,068,668	32.68%	599,297,073	10.7762%
02.1	ALLIED LINES	5,011,715	<b>0.44%</b>	4,600,498	-11,470,401	-249.33%	339,793,750	1.4749%
02.2	MULTIPLE PERIL CROP	24,095,688	<b>2.12%</b>	24,095,688	12,054,528	50.03%	135,097,974	17.8357%
03	FARMOWNERS MULTIPLE PERIL	7,317,999	<b>0.64%</b>	8,256,178	4,554,668	55.17%	127,700,654	5.7306%
04	HOMEOWNERS MULTIPLE PERIL	113,212,001	<b>9.95%</b>	111,843,599	48,610,677	43.46%	3,992,524,697	2.8356%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	149,311,104	<b>13.13%</b>	144,286,871	70,733,152	49.02%	1,864,472,550	8.0082%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	155,082,089	<b>13.64%</b>	151,868,614	77,624,712	51.11%	1,399,963,372	11.0776%
08	OCEAN MARINE	23,310,964	<b>2.05%</b>	22,471,823	7,969,419	35.46%	190,478,830	12.2381%
09	INLAND MARINE	96,602,876	<b>8.49%</b>	92,005,968	38,048,410	41.35%	1,159,394,701	8.3322%
10	FINANCIAL GUARANTY	0	<b>0.00%</b>	81,206	-4,050	-4.99%	168,118,672	
11	MEDICAL MALPRACTICE	21,544,517	<b>1.89%</b>	18,997,133	-2,425,490	-12.77%	579,432,132	3.7182%
12	EARTHQUAKE	21,468,425	<b>1.89%</b>	19,869,391	511,438	2.57%	937,572,518	2.2898%
15.5	OTHER ACCIDENT ONLY	2,124,748	<b>0.19%</b>	2,237,301	368,664	16.48%	35,169,910	6.0414%
15.6	ALL OTHER A&H	0	<b>0.00%</b>	0	-9		10,348,049	
16	WORKERS' COMPENSATION	113,248,109	<b>9.96%</b>	135,990,181	199,504,226	146.70%	8,436,024,496	1.3424%
17	OTHER LIABILITY	171,492,878	<b>15.08%</b>	166,737,451	113,479,479	68.06%	3,125,249,437	5.4873%
18	PRODUCTS LIABILITY	8,693,739	<b>0.76%</b>	8,257,113	2,015,408	24.41%	206,264,407	4.2149%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	-79,338	<b>-0.01%</b>	-79,338	-9,981	12.58%	17,031,318	-0.4658%
19.2	PRIVATE PASSENGER AUTO LIABILITY	29,475,901	<b>2.59%</b>	28,322,071	22,658,274	80.00%	8,463,128,082	0.3483%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	0		342,619	
19.4	COMMERCIAL AUTO LIABILITY	38,386,016	<b>3.38%</b>	39,796,159	18,163,786	45.64%	1,684,482,552	2.2788%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	21,461,105	<b>1.89%</b>	19,142,633	17,133,192	89.50%	6,324,175,142	0.3394%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	13,165,606	<b>1.16%</b>	12,681,221	7,316,978	57.70%	615,830,632	2.1379%
22	AIRCRAFT	179,615	<b>0.02%</b>	349,766	606,843	173.50%	139,592,825	0.1287%
23	FIDELITY	1,799	<b>0.00%</b>	5,488	-2,786	-50.77%	88,060,773	0.0020%
24	SURETY	28,959,433	<b>2.55%</b>	31,469,403	31,332,605	99.57%	434,047,394	6.6720%
26	BURGLARY & THEFT	2,200	<b>0.00%</b>	5,127	-28,097	-548.02%	14,930,829	0.0147%
27	BOILER & MACHINERY	1,328,833	<b>0.12%</b>	1,567,480	-236,016	-15.06%	83,506,129	1.5913%
33	AGGREGATE WRITE-INS FOR OTHER LINES	27,336,398	<b>2.40%</b>	13,851,070	7,044,771	50.86%	314,579,434	8.6898%
34	GRAND TOTAL-ALL LINES:	1,137,315,998	<b>100.00%</b>	1,120,128,801	685,623,068	61.21%	42,386,214,208	2.6832%

**CNA INS GRP (Group # 218)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	5,496,492	<b>0.60%</b>	5,881,333	4,843,377	82.35%	599,297,073	0.9172%
02.1	ALLIED LINES	23,581,323	<b>2.58%</b>	18,593,388	29,870,062	160.65%	339,793,750	6.9399%
02.2	MULTIPLE PERIL CROP	9,376,759	<b>1.03%</b>	9,376,759	0	0.00%	135,097,974	6.9407%
03	FARMOWNERS MULTIPLE PERIL	0	<b>0.00%</b>	0	-76,889		127,700,654	
04	HOMEOWNERS MULTIPLE PERIL	28,690,475	<b>3.14%</b>	30,497,436	22,870,141	74.99%	3,992,524,697	0.7186%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	52,305,104	<b>5.72%</b>	47,245,532	43,449,756	91.97%	1,864,472,550	2.8054%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	58,469,234	<b>6.39%</b>	52,903,262	56,233,229	106.29%	1,399,963,372	4.1765%
08	OCEAN MARINE	17,321,939	<b>1.89%</b>	15,724,705	12,221,624	77.72%	190,478,830	9.0939%
09	INLAND MARINE	14,160,471	<b>1.55%</b>	25,210,920	14,625,616	58.01%	1,159,394,701	1.2214%
10	FINANCIAL GUARANTY	0	<b>0.00%</b>	26,500	-4,269,553	-16111.52%	168,118,672	
11	MEDICAL MALPRACTICE	17,573,338	<b>1.92%</b>	23,160,540	23,522,292	101.56%	579,432,132	3.0329%
12	EARTHQUAKE	33,535	<b>0.00%</b>	1,996,926	-2,598,083	-130.10%	937,572,518	0.0036%
13	GROUP A AND H	99,239,810	<b>10.85%</b>	96,128,767	-20,207,891	-21.02%	365,137,972	27.1787%
15.1	COLLECTIVELY RENEWABLE A&H	412	<b>0.00%</b>	16,826	19,699	117.07%	586,325	0.0703%
15.3	GUARANTEED RENEWABLE A&H	42,079,093	<b>4.60%</b>	14,911,791	13,966,550	93.66%	65,578,719	64.1658%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	3,380	<b>0.00%</b>	56,754	53,390	94.07%	11,033,462	0.0306%
15.5	OTHER ACCIDENT ONLY	0	<b>0.00%</b>	0	71		35,169,910	
15.6	ALL OTHER A&H	0	<b>0.00%</b>	0	-9,548		10,348,049	
15.7	FEDERAL EMPLOYEES HEALTH BENEFITS PROG	71,932,889	<b>7.87%</b>	71,932,889	61,443,124	85.42%	71,932,889	100.0000%
16	WORKERS' COMPENSATION	146,878,857	<b>16.06%</b>	97,308,348	288,008,221	295.97%	8,436,024,496	1.7411%
17	OTHER LIABILITY	92,022,443	<b>10.06%</b>	67,575,026	228,841,893	338.65%	3,125,249,437	2.9445%
18	PRODUCTS LIABILITY	1,582,998	<b>0.17%</b>	1,664,661	16,869,129	1013.37%	206,264,407	0.7675%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	0		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	49,445,429	<b>5.41%</b>	53,031,781	22,613,578	42.64%	8,463,128,082	0.5842%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	0		342,619	
19.4	COMMERCIAL AUTO LIABILITY	74,236,967	<b>8.12%</b>	61,296,813	71,411,857	116.50%	1,684,482,552	4.4071%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	26,762,497	<b>2.93%</b>	28,751,990	16,543,712	57.54%	6,324,175,142	0.4232%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	13,159,375	<b>1.44%</b>	12,064,168	8,630,280	71.54%	615,830,632	2.1368%
22	AIRCRAFT	8,336,631	<b>0.91%</b>	5,915,132	7,490,263	126.63%	139,592,825	5.9721%
23	FIDELITY	4,538,369	<b>0.50%</b>	3,809,064	3,115,859	81.80%	88,060,773	5.1537%
24	SURETY	26,130,495	<b>2.86%</b>	24,675,700	43,507,890	176.32%	434,047,394	6.0202%
26	BURGLARY & THEFT	57,756	<b>0.01%</b>	55,406	-7,890	-14.24%	14,930,829	0.3868%
27	BOILER & MACHINERY	7,745,026	<b>0.85%</b>	7,112,281	2,657,521	37.37%	83,506,129	9.2748%
28	CREDIT	3,940,962	<b>0.43%</b>	4,100,917	2,394,162	58.38%	74,037,649	5.3229%
33	AGGREGATE WRITE-INS FOR OTHER LINES	19,430,044	<b>2.12%</b>	13,281,773	15,344,909	115.53%	314,579,434	6.1765%
34	GRAND TOTAL-ALL LINES:	914,532,103	<b>100.00%</b>	794,307,388	983,378,351	123.80%	42,386,214,208	2.1576%



**NATIONWIDE CORP (Group # 140)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	16,460,631	1.89%	15,193,132	6,813,074	44.84%	599,297,073	2.7467%
02.1	ALLIED LINES	5,941,864	0.68%	5,737,245	5,762,330	100.44%	339,793,750	1.7487%
02.3	FEDERAL FLOOD INSURANCE	428,348	0.05%	401,575	4,632	1.15%	119,636,712	0.3580%
03	FARMOWNERS MULTIPLE PERIL	61,596,718	7.06%	59,714,920	29,027,771	48.61%	127,700,654	48.2352%
04	HOMEOWNERS MULTIPLE PERIL	111,983,797	12.83%	107,568,076	64,568,266	60.03%	3,992,524,697	2.8048%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	56,876,619	6.52%	54,485,201	28,719,338	52.71%	1,864,472,550	3.0505%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	65,603,027	7.52%	52,135,868	35,369,495	67.84%	1,399,963,372	4.6861%
08	OCEAN MARINE	590,150	0.07%	252,512	269,917	106.89%	190,478,830	0.3098%
09	INLAND MARINE	13,727,958	1.57%	12,533,246	4,251,178	33.92%	1,159,394,701	1.1841%
11	MEDICAL MALPRACTICE	9,394	0.00%	31,199	-666,242	-2135.46%	579,432,132	0.0016%
12	EARTHQUAKE	19,805,944	2.27%	20,139,641	202,813	1.01%	937,572,518	2.1125%
13	GROUP A AND H	111,749,388	12.81%	110,434,431	108,394,924	98.15%	365,137,972	30.6047%
15.1	COLLECTIVELY RENEWABLE A&H	573,583	0.07%	580,749	1,124,629	193.65%	586,325	97.8268%
15.3	GUARANTEED RENEWABLE A&H	10,354	0.00%	10,490	-3,453	-32.92%	65,578,719	0.0158%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	4,845	0.00%	4,708	29,855	634.13%	11,033,462	0.0439%
15.5	OTHER ACCIDENT ONLY	39,422	0.00%	39,478	16,944	42.92%	35,169,910	0.1121%
15.6	ALL OTHER A&H	145	0.00%	141	0	0.00%	10,348,049	0.0014%
16	WORKERS' COMPENSATION	1,455,836	0.17%	1,294,515	-877,253	-67.77%	8,436,024,496	0.0173%
17	OTHER LIABILITY	38,197,703	4.38%	32,180,257	27,631,382	85.86%	3,125,249,437	1.2222%
18	PRODUCTS LIABILITY	1,391,830	0.16%	1,990,534	-13,060,696	-656.14%	206,264,407	0.6748%
19.2	PRIVATE PASSENGER AUTO LIABILITY	166,603,371	19.09%	153,415,564	103,446,872	67.43%	8,463,128,082	1.9686%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		342,619	
19.4	COMMERCIAL AUTO LIABILITY	63,818,708	7.31%	63,057,361	50,533,496	80.14%	1,684,482,552	3.7886%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	112,114,690	12.85%	101,432,899	77,203,919	76.11%	6,324,175,142	1.7728%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	18,661,570	2.14%	19,453,039	10,357,910	53.25%	615,830,632	3.0303%
23	FIDELITY	259,637	0.03%	198,573	47,715	24.03%	88,060,773	0.2948%
24	SURETY	1,576,218	0.18%	1,418,061	107,849	7.61%	434,047,394	0.3631%
26	BURGLARY & THEFT	296,246	0.03%	167,811	-31	-0.02%	14,930,829	1.9841%
27	BOILER & MACHINERY	2,754,066	0.32%	1,471,794	163,533	11.11%	83,506,129	3.2980%
33	AGGREGATE WRITE-INS FOR OTHER LINES	4,034	0.00%	3,780	14,410	381.22%	314,579,434	0.0013%
34	GRAND TOTAL-ALL LINES:	872,536,096	100.00%	815,346,803	539,454,580	66.16%	42,386,214,208	2.0585%

**LIBERTY MUT GRP (Group # 111)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	15,860,199	1.83%	14,536,832	5,125,561	35.26%	599,297,073	2.6465%
02.1	ALLIED LINES	3,605,233	0.42%	3,573,607	1,338,404	37.45%	339,793,750	1.0610%
02.3	FEDERAL FLOOD INSURANCE	633,154	0.07%	640,207	11,909	1.86%	119,636,712	0.5292%
03	FARMOWNERS MULTIPLE PERIL	3,692,600	0.43%	4,292,010	2,963,987	69.06%	127,700,654	2.8916%
04	HOMEOWNERS MULTIPLE PERIL	65,349,011	7.56%	66,872,429	57,509,070	86.00%	3,992,524,697	1.6368%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	69,214,321	8.00%	62,454,367	38,555,818	61.73%	1,864,472,550	3.7123%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	75,850,039	8.77%	75,250,251	53,288,011	70.81%	1,399,963,372	5.4180%
08	OCEAN MARINE	3,305,902	0.38%	2,329,428	1,780,001	76.41%	190,478,830	1.7356%
09	INLAND MARINE	11,179,612	1.29%	12,057,760	4,406,054	36.54%	1,159,394,701	0.9643%
12	EARTHQUAKE	2,288,402	0.26%	2,387,485	882,710	36.97%	937,572,518	0.2441%
13	GROUP A AND H	87,303	0.01%	88,453	209,839	237.23%	365,137,972	0.0239%
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	-15,965		586,325	
15.2	NON-CANCELLABLE A&H	26,186	0.00%	26,186	69,537	265.55%	28,867	90.7126%
15.3	GUARANTEED RENEWABLE A&H	286	0.00%	381	-158	-41.47%	65,578,719	0.0004%
15.6	ALL OTHER A&H	0	0.00%	0	0		10,348,049	
16	WORKERS' COMPENSATION	321,212,608	37.14%	344,859,444	563,787,488	163.48%	8,436,024,496	3.8076%
17	OTHER LIABILITY	51,457,088	5.95%	51,398,605	27,320,367	53.15%	3,125,249,437	1.6465%
18	PRODUCTS LIABILITY	6,468,010	0.75%	6,464,973	28,676,944	443.57%	206,264,407	3.1358%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	10,386		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	52,811,144	6.11%	49,495,382	36,378,986	73.50%	8,463,128,082	0.6240%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		342,619	
19.4	COMMERCIAL AUTO LIABILITY	94,453,918	10.92%	83,038,420	71,606,993	86.23%	1,684,482,552	5.6073%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	45,839,859	5.30%	42,233,871	27,978,768	66.25%	6,324,175,142	0.7248%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	20,940,721	2.42%	20,808,299	9,098,976	43.73%	615,830,632	3.4004%
22	AIRCRAFT	7,512,039	0.87%	7,512,039	4,637,926	61.74%	139,592,825	5.3814%
23	FIDELITY	457,422	0.05%	746,250	-51,517	-6.90%	88,060,773	0.5194%
24	SURETY	10,205,465	1.18%	10,553,379	619,505	5.87%	434,047,394	2.3512%
26	BURGLARY & THEFT	364,135	0.04%	331,435	244,198	73.68%	14,930,829	2.4388%
27	BOILER & MACHINERY	2,042,168	0.24%	2,962,938	949,170	32.03%	83,506,129	2.4455%
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	0		314,579,434	
34	GRAND TOTAL-ALL LINES:	864,856,824	100.00%	864,914,431	937,382,967	108.38%	42,386,214,208	2.0404%

**HARTFORD FIRE & CAS GRP (Group # 91)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	20,350,423	<b>2.44%</b>	17,243,326	2,198,482	12.75%	599,297,073	3.3957%
02.1	ALLIED LINES	2,725,034	<b>0.33%</b>	3,135,046	1,179,523	37.62%	339,793,750	0.8020%
02.2	MULTIPLE PERIL CROP	3,965,628	<b>0.48%</b>	3,459,048	2,446,379	70.72%	135,097,974	2.9354%
02.3	FEDERAL FLOOD INSURANCE	12,287,798	<b>1.47%</b>	11,723,614	351,421	3.00%	119,636,712	10.2709%
03	FARMOWNERS MULTIPLE PERIL	1,177	<b>0.00%</b>	127,315	-717,487	-563.55%	127,700,654	0.0009%
04	HOMEOWNERS MULTIPLE PERIL	52,435,115	<b>6.29%</b>	50,767,289	27,477,688	54.12%	3,992,524,697	1.3133%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	157,429,701	<b>18.88%</b>	144,679,230	82,541,651	57.05%	1,864,472,550	8.4437%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	89,127,961	<b>10.69%</b>	85,614,780	20,412,479	23.84%	1,399,963,372	6.3664%
08	OCEAN MARINE	3,577,662	<b>0.43%</b>	3,876,703	707,326	18.25%	190,478,830	1.8782%
09	INLAND MARINE	52,202,256	<b>6.26%</b>	51,542,225	27,527,309	53.41%	1,159,394,701	4.5025%
11	MEDICAL MALPRACTICE	0	<b>0.00%</b>	0	0		579,432,132	
12	EARTHQUAKE	11,116,247	<b>1.33%</b>	11,897,748	-1,162,639	-9.77%	937,572,518	1.1856%
13	GROUP A AND H	1,090,394	<b>0.13%</b>	1,120,487	674,901	60.23%	365,137,972	0.2986%
16	WORKERS' COMPENSATION	126,971,747	<b>15.23%</b>	120,174,649	126,721,746	105.45%	8,436,024,496	1.5051%
17	OTHER LIABILITY	67,888,048	<b>8.14%</b>	63,156,100	125,380,966	198.53%	3,125,249,437	2.1722%
18	PRODUCTS LIABILITY	11,230,569	<b>1.35%</b>	9,330,838	18,615,061	199.50%	206,264,407	5.4447%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	551	<b>0.00%</b>	547	1,102	201.46%	17,031,318	0.0032%
19.2	PRIVATE PASSENGER AUTO LIABILITY	83,903,681	<b>10.06%</b>	81,249,621	59,478,899	73.21%	8,463,128,082	0.9914%
19.4	COMMERCIAL AUTO LIABILITY	38,534,697	<b>4.62%</b>	34,747,607	20,476,118	58.93%	1,684,482,552	2.2876%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	64,403,170	<b>7.72%</b>	60,376,740	39,102,506	64.76%	6,324,175,142	1.0184%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	11,364,312	<b>1.36%</b>	10,180,145	4,968,380	48.80%	615,830,632	1.8454%
22	AIRCRAFT	8,234,616	<b>0.99%</b>	7,577,892	3,090,672	40.79%	139,592,825	5.8990%
23	FIDELITY	6,648,679	<b>0.80%</b>	5,756,121	-167,720	-2.91%	88,060,773	7.5501%
24	SURETY	7,247,433	<b>0.87%</b>	6,371,290	-8,923,887	-140.06%	434,047,394	1.6697%
26	BURGLARY & THEFT	676,381	<b>0.08%</b>	573,536	848,168	147.88%	14,930,829	4.5301%
27	BOILER & MACHINERY	407,959	<b>0.05%</b>	384,230	107,223	27.91%	83,506,129	0.4885%
34	GRAND TOTAL-ALL LINES:	833,821,239	<b>100.00%</b>	785,066,127	553,336,267	70.48%	42,386,214,208	1.9672%

**CITIGROUP (Group # 41)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	27,436,627	<b>3.33%</b>	25,216,350	26,791,354	106.25%	599,297,073	4.5781%
02.1	ALLIED LINES	20,807,110	<b>2.53%</b>	18,792,327	57,650,465	306.78%	339,793,750	6.1235%
02.3	FEDERAL FLOOD INSURANCE	3,700,695	<b>0.45%</b>	3,766,820	140,938	3.74%	119,636,712	3.0933%
03	FARMOWNERS MULTIPLE PERIL	6,329,710	<b>0.77%</b>	6,036,093	2,850,141	47.22%	127,700,654	4.9567%
04	HOMEOWNERS MULTIPLE PERIL	49,980,971	<b>6.07%</b>	51,500,042	28,407,324	55.16%	3,992,524,697	1.2519%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	84,934,228	<b>10.32%</b>	83,673,648	39,598,606	47.33%	1,864,472,550	4.5554%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	105,840,205	<b>12.86%</b>	99,340,328	52,206,399	52.55%	1,399,963,372	7.5602%
08	OCEAN MARINE	3,510,111	<b>0.43%</b>	3,166,664	905,166	28.58%	190,478,830	1.8428%
09	INLAND MARINE	28,153,903	<b>3.42%</b>	28,573,734	4,397,033	15.39%	1,159,394,701	2.4283%
10	FINANCIAL GUARANTY	0	<b>0.00%</b>	39,750	0	0.00%	168,118,672	
11	MEDICAL MALPRACTICE	763,149	<b>0.09%</b>	1,564,504	-2,322,944	-148.48%	579,432,132	0.1317%
12	EARTHQUAKE	11,308,758	<b>1.37%</b>	12,619,734	-5,842,014	-46.29%	937,572,518	1.2062%
13	GROUP A AND H	0	<b>0.00%</b>	0	-2,871,276		365,137,972	
15.5	OTHER ACCIDENT ONLY	22,036,173	<b>2.68%</b>	22,045,478	1,456,140	6.61%	35,169,910	62.6563%
16	WORKERS' COMPENSATION	119,849,036	<b>14.56%</b>	103,440,987	138,814,825	134.20%	8,436,024,496	1.4207%
17	OTHER LIABILITY	104,872,120	<b>12.74%</b>	110,118,716	63,851,711	57.98%	3,125,249,437	3.3556%
18	PRODUCTS LIABILITY	1,726,792	<b>0.21%</b>	519,714	1,981,432	381.25%	206,264,407	0.8372%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	2,905		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	18,043,413	<b>2.19%</b>	18,212,675	15,768,874	86.58%	8,463,128,082	0.2132%
19.3	COMMERCIAL AUTO NO-FAULT	55	<b>0.00%</b>	-177	2,770	-1564.97%	342,619	0.0161%
19.4	COMMERCIAL AUTO LIABILITY	76,265,913	<b>9.27%</b>	72,129,442	54,016,335	74.89%	1,684,482,552	4.5276%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	15,764,612	<b>1.92%</b>	15,149,641	11,846,479	78.20%	6,324,175,142	0.2493%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	21,168,191	<b>2.57%</b>	21,853,293	16,152,640	73.91%	615,830,632	3.4373%
22	AIRCRAFT	-11,836	<b>0.00%</b>	-11,836	-556,539	4702.09%	139,592,825	-0.0085%
23	FIDELITY	10,988,711	<b>1.34%</b>	10,364,133	5,604,090	54.07%	88,060,773	12.4786%
24	SURETY	70,359,292	<b>8.55%</b>	51,744,642	40,085,972	77.47%	434,047,394	16.2100%
26	BURGLARY & THEFT	2,137,578	<b>0.26%</b>	2,902,440	652,116	22.47%	14,930,829	14.3165%
27	BOILER & MACHINERY	10,347,447	<b>1.26%</b>	9,697,591	4,364,020	45.00%	83,506,129	12.3912%
28	CREDIT	845,192	<b>0.10%</b>	837,745	34,234	4.09%	74,037,649	1.1416%
33	AGGREGATE WRITE-INS FOR OTHER LINES	5,777,636	<b>0.70%</b>	2,926,771	108,652	3.71%	314,579,434	1.8366%
34	GRAND TOTAL-ALL LINES:	822,935,792	<b>100.00%</b>	776,221,246	556,097,840	71.64%	42,386,214,208	1.9415%

**LUMBERMENS MUT CAS GRP (Group # 108)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,839,211	0.23%	2,072,382	2,756,601	133.02%	599,297,073	0.3069%
02.1	ALLIED LINES	902,643	0.11%	887,255	544,934	61.42%	339,793,750	0.2656%
04	HOMEOWNERS MULTIPLE PERIL	20,302,685	2.53%	20,851,792	10,618,550	50.92%	3,992,524,697	0.5085%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	39,209,341	4.88%	37,318,642	7,014,193	18.80%	1,864,472,550	2.1030%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	37,527,626	4.68%	34,629,055	13,858,789	40.02%	1,399,963,372	2.6806%
08	OCEAN MARINE	1,067,394	0.13%	1,028,278	-9,607	-0.93%	190,478,830	0.5604%
09	INLAND MARINE	75,062,899	9.35%	75,020,770	57,981,034	77.29%	1,159,394,701	6.4743%
11	MEDICAL MALPRACTICE	-181,250	-0.02%	-90,915	-134,783	148.25%	579,432,132	-0.0313%
12	EARTHQUAKE	5,066,042	0.63%	5,023,813	175,527	3.49%	937,572,518	0.5403%
13	GROUP A AND H	2,320,066	0.29%	2,320,066	2,631,538	113.43%	365,137,972	0.6354%
16	WORKERS' COMPENSATION	331,188,944	41.26%	282,541,611	255,691,602	90.50%	8,436,024,496	3.9259%
17	OTHER LIABILITY	107,011,186	13.33%	93,652,645	-4,805,672	-5.13%	3,125,249,437	3.4241%
18	PRODUCTS LIABILITY	37,339,821	4.65%	23,613,376	29,566,448	125.21%	206,264,407	18.1029%
19.2	PRIVATE PASSENGER AUTO LIABILITY	26,997,647	3.36%	28,943,431	15,417,723	53.27%	8,463,128,082	0.3190%
19.4	COMMERCIAL AUTO LIABILITY	56,914,093	7.09%	45,318,830	29,758,629	65.67%	1,684,482,552	3.3787%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	20,014,109	2.49%	20,707,015	12,760,353	61.62%	6,324,175,142	0.3165%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	9,129,332	1.14%	7,998,670	4,230,316	52.89%	615,830,632	1.4824%
22	AIRCRAFT	461,199	0.06%	1,124,685	1,596,555	141.96%	139,592,825	0.3304%
23	FIDELITY	1,430,205	0.18%	1,192,804	25,706	2.16%	88,060,773	1.6241%
24	SURETY	26,137,818	3.26%	24,325,634	8,897,336	36.58%	434,047,394	6.0219%
26	BURGLARY & THEFT	187,457	0.02%	183,810	37,769	20.55%	14,930,829	1.2555%
27	BOILER & MACHINERY	1,373,267	0.17%	841,415	-1,107,730	-131.65%	83,506,129	1.6445%
28	CREDIT	1,367,226	0.17%	728,809	34	0.00%	74,037,649	1.8467%
34	GRAND TOTAL-ALL LINES:	802,668,961	100.00%	710,233,873	447,505,845	63.01%	42,386,214,208	1.8937%

**GREAT AMER E&S INS CO (Group # 84)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	13,769,518	1.75%	20,941,927	109,511	0.52%	599,297,073	2.2976%
02.1	ALLIED LINES	8,412,529	1.07%	5,633,488	-1,024,016	-18.18%	339,793,750	2.4758%
02.2	MULTIPLE PERIL CROP	15,522,653	1.98%	13,846,171	6,550,204	47.31%	135,097,974	11.4899%
03	FARMOWNERS MULTIPLE PERIL	2,992,483	0.38%	2,687,227	1,280,410	47.65%	127,700,654	2.3434%
04	HOMEOWNERS MULTIPLE PERIL	2,681,695	0.34%	2,706,319	815,171	30.12%	3,992,524,697	0.0672%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	20,635,039	2.63%	18,576,682	12,705,474	68.39%	1,864,472,550	1.1067%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	17,421,741	2.22%	17,868,506	10,509,832	58.82%	1,399,963,372	1.2444%
08	OCEAN MARINE	7,115,098	0.91%	7,020,822	3,211,365	45.74%	190,478,830	3.7354%
09	INLAND MARINE	24,412,294	3.11%	23,992,849	5,888,941	24.54%	1,159,394,701	2.1056%
12	EARTHQUAKE	28,621,816	3.64%	15,705,575	-16,986	-0.11%	937,572,518	3.0528%
13	GROUP A AND H	95,690	0.01%	32,428	3,770	11.63%	365,137,972	0.0262%
16	WORKERS' COMPENSATION	221,055,358	28.14%	219,897,640	117,699,264	53.52%	8,436,024,496	2.6204%
17	OTHER LIABILITY	48,404,748	6.16%	48,029,308	42,673,604	88.85%	3,125,249,437	1.5488%
18	PRODUCTS LIABILITY	125,847	0.02%	222,532	366,322	164.62%	206,264,407	0.0610%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	-8	82,694	-1033675.00%	17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	167,979,242	21.38%	174,115,340	106,134,220	60.96%	8,463,128,082	1.9848%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	64		342,619	
19.4	COMMERCIAL AUTO LIABILITY	17,981,343	2.29%	17,170,270	7,267,562	42.33%	1,684,482,552	1.0675%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	125,926,022	16.03%	118,897,963	75,130,980	63.19%	6,324,175,142	1.9912%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	8,394,760	1.07%	6,108,486	5,572,607	91.23%	615,830,632	1.3632%
22	AIRCRAFT	200,373	0.03%	1,669,398	1,323,691	79.29%	139,592,825	0.1435%
23	FIDELITY	2,661,464	0.34%	2,490,305	112,412	4.51%	88,060,773	3.0223%
24	SURETY	9,835,650	1.25%	10,231,167	4,275,347	41.79%	434,047,394	2.2660%
26	BURGLARY & THEFT	228,387	0.03%	238,297	86,504	36.30%	14,930,829	1.5296%
27	BOILER & MACHINERY	694,722	0.09%	594,455	87,223	14.67%	83,506,129	0.8319%
28	CREDIT	3,044,752	0.39%	2,919,470	1,075,619	36.84%	74,037,649	4.1124%
33	AGGREGATE WRITE-INS FOR OTHER LINES	37,356,617	4.76%	14,718,536	6,921,884	47.03%	314,579,434	11.8751%
34	GRAND TOTAL-ALL LINES:	785,569,841	100.00%	746,315,153	408,843,673	54.78%	42,386,214,208	1.8534%

**SAFECO INS GRP (Group # 163)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	18,294,106	2.34%	18,132,844	6,656,605	36.71%	599,297,073	3.0526%
02.1	ALLIED LINES	19,820,309	2.54%	19,862,466	13,293,971	66.93%	339,793,750	5.8330%
03	FARMOWNERS MULTIPLE PERIL	217,260	0.03%	228,643	9,657	4.22%	127,700,654	0.1701%
04	HOMEOWNERS MULTIPLE PERIL	142,644,761	18.28%	139,777,055	86,275,467	61.72%	3,992,524,697	3.5728%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	41,320,363	5.29%	41,305,337	19,975,475	48.36%	1,864,472,550	2.2162%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	39,966,759	5.12%	40,977,434	-32,396,869	-79.06%	1,399,963,372	2.8548%
09	INLAND MARINE	13,810,454	1.77%	13,820,375	4,898,572	35.44%	1,159,394,701	1.1912%
10	FINANCIAL GUARANTY	0	0.00%	0	-7,534		168,118,672	
11	MEDICAL MALPRACTICE	10,071,222	1.29%	9,931,152	3,705,288	37.31%	579,432,132	1.7381%
12	EARTHQUAKE	25,103,129	3.22%	25,111,222	5,873,839	23.39%	937,572,518	2.6775%
15.3	GUARANTEED RENEWABLE A&H	174,521	0.02%	151,048	124,620	82.50%	65,578,719	0.2661%
16	WORKERS' COMPENSATION	78,252,563	10.03%	82,959,771	111,744,976	134.70%	8,436,024,496	0.9276%
17	OTHER LIABILITY	36,836,942	4.72%	35,379,138	-1,312,018	-3.71%	3,125,249,437	1.1787%
18	PRODUCTS LIABILITY	770,607	0.10%	817,184	132,211,362	16178.90%	206,264,407	0.3736%
19.2	PRIVATE PASSENGER AUTO LIABILITY	141,399,966	18.12%	138,651,528	94,451,018	68.12%	8,463,128,082	1.6708%
19.4	COMMERCIAL AUTO LIABILITY	62,463,614	8.00%	62,711,202	34,303,054	54.70%	1,684,482,552	3.7082%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	103,209,207	13.22%	100,952,344	63,320,433	62.72%	6,324,175,142	1.6320%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	16,842,930	2.16%	16,036,830	8,456,168	52.73%	615,830,632	2.7350%
22	AIRCRAFT	0	0.00%	0	-15,952		139,592,825	
23	FIDELITY	120,728	0.02%	120,484	-4,517	-3.75%	88,060,773	0.1371%
24	SURETY	28,823,552	3.69%	24,258,987	13,434,866	55.38%	434,047,394	6.6406%
26	BURGLARY & THEFT	30,185	0.00%	35,217	-10,558	-29.98%	14,930,829	0.2022%
27	BOILER & MACHINERY	242,505	0.03%	280,073	49,514	17.68%	83,506,129	0.2904%
34	GRAND TOTAL-ALL LINES:	780,415,683	100.00%	771,500,334	565,037,437	73.24%	42,386,214,208	1.8412%

**CHUBB & SON INC (Group # 38)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,453,080	0.21%	1,537,365	741,269	48.22%	599,297,073	0.2425%
02.1	ALLIED LINES	393,870	0.06%	413,828	-161,372	-38.99%	339,793,750	0.1159%
04	HOMEOWNERS MULTIPLE PERIL	37,205,620	5.28%	35,978,431	14,880,779	41.36%	3,992,524,697	0.9319%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	108,874,893	15.45%	101,620,057	207,597,734	204.29%	1,864,472,550	5.8394%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	64,301,938	9.12%	65,635,605	42,624,623	64.94%	1,399,963,372	4.5931%
08	OCEAN MARINE	5,234,184	0.74%	4,959,496	128,407	2.59%	190,478,830	2.7479%
09	INLAND MARINE	19,714,529	2.80%	19,297,653	11,231,540	58.20%	1,159,394,701	1.7004%
11	MEDICAL MALPRACTICE	3,776,303	0.54%	3,225,384	5,681,166	176.14%	579,432,132	0.6517%
12	EARTHQUAKE	11,605,532	1.65%	11,324,628	291,112	2.57%	937,572,518	1.2378%
13	GROUP A AND H	8,744,163	1.24%	8,671,417	5,492,072	63.34%	365,137,972	2.3948%
15.5	OTHER ACCIDENT ONLY	12,481	0.00%	13,392	-1,030	-7.69%	35,169,910	0.0355%
16	WORKERS' COMPENSATION	83,870,219	11.90%	76,669,789	58,952,051	76.89%	8,436,024,496	0.9942%
17	OTHER LIABILITY	218,119,208	30.94%	210,346,822	55,313,852	26.30%	3,125,249,437	6.9793%
18	PRODUCTS LIABILITY	32,433,844	4.60%	30,220,010	25,810,980	85.41%	206,264,407	15.7244%
19.2	PRIVATE PASSENGER AUTO LIABILITY	18,841,950	2.67%	17,079,889	10,476,571	61.34%	8,463,128,082	0.2226%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		342,619	
19.4	COMMERCIAL AUTO LIABILITY	25,585,513	3.63%	24,336,824	15,249,046	62.66%	1,684,482,552	1.5189%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	6,778,557	0.96%	6,332,860	1,694,182	26.75%	6,324,175,142	0.1072%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	6,763,135	0.96%	6,941,630	3,841,661	55.34%	615,830,632	1.0982%
22	AIRCRAFT	5,592,850	0.79%	5,778,983	615,590	10.65%	139,592,825	4.0065%
23	FIDELITY	17,248,969	2.45%	17,253,561	9,062,558	52.53%	88,060,773	19.5876%
24	SURETY	9,270,173	1.32%	9,998,526	13,537,553	135.40%	434,047,394	2.1358%
26	BURGLARY & THEFT	4,637,524	0.66%	4,452,083	469,981	10.56%	14,930,829	31.0601%
27	BOILER & MACHINERY	14,215,900	2.02%	12,871,297	2,476,345	19.24%	83,506,129	17.0238%
28	CREDIT	195,000	0.03%	94,783	10,398	10.97%	74,037,649	0.2634%
34	GRAND TOTAL-ALL LINES:	704,869,435	100.00%	675,054,313	486,017,068	72.00%	42,386,214,208	1.6630%



**UNITED SERVICES AUTOMOBILE ASN GRP (Group # 200)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	9,924,943	1.41%	9,752,470	4,403,085	45.15%	599,297,073	1.6561%
02.1	ALLIED LINES	3,731,798	0.53%	3,680,476	4,853,691	131.88%	339,793,750	1.0983%
02.3	FEDERAL FLOOD INSURANCE	3,484,104	0.50%	3,504,655	120,515	3.44%	119,636,712	2.9122%
04	HOMEOWNERS MULTIPLE PERIL	174,892,710	24.93%	166,534,860	79,898,692	47.98%	3,992,524,697	4.3805%
08	OCEAN MARINE	1,686,187	0.24%	1,718,659	703,017	40.90%	190,478,830	0.8852%
09	INLAND MARINE	9,145,659	1.30%	8,858,919	2,520,459	28.45%	1,159,394,701	0.7888%
12	EARTHQUAKE	121,025	0.02%	142,854	-508,234	-355.77%	937,572,518	0.0129%
17	OTHER LIABILITY	10,850,184	1.55%	10,797,088	7,641,696	70.78%	3,125,249,437	0.3472%
19.2	PRIVATE PASSENGER AUTO LIABILITY	254,800,383	36.32%	245,414,344	172,171,138	70.16%	8,463,128,082	3.0107%
19.4	COMMERCIAL AUTO LIABILITY	0	0.00%	0	-13		1,684,482,552	
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	232,874,945	33.20%	227,381,489	155,259,680	68.28%	6,324,175,142	3.6823%
34	GRAND TOTAL-ALL LINES:	701,511,936	100.00%	677,785,815	427,063,726	63.01%	42,386,214,208	1.6550%

**ST PAUL GRP (Group # 164)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	12,753,068	1.95%	12,459,297	11,452,803	91.92%	599,297,073	2.1280%
02.1	ALLIED LINES	11,974,989	1.83%	10,873,226	2,112,370	19.43%	339,793,750	3.5242%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	106		127,700,654	
04	HOMEOWNERS MULTIPLE PERIL	292,814	0.04%	523,026	167,533	32.03%	3,992,524,697	0.0073%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	53,908,535	8.23%	47,115,895	28,072,264	59.58%	1,864,472,550	2.8914%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	8,650,028	1.32%	10,289,421	8,699,417	84.55%	1,399,963,372	0.6179%
08	OCEAN MARINE	9,739,429	1.49%	9,760,914	7,134,614	73.09%	190,478,830	5.1131%
09	INLAND MARINE	23,795,900	3.63%	22,787,685	7,209,021	31.64%	1,159,394,701	2.0524%
10	FINANCIAL GUARANTY	0	0.00%	37,940	0	0.00%	168,118,672	
11	MEDICAL MALPRACTICE	14,277,442	2.18%	15,138,242	28,340,545	187.21%	579,432,132	2.4640%
12	EARTHQUAKE	88,785,384	13.55%	86,874,644	874	0.00%	937,572,518	9.4697%
15.6	ALL OTHER A&H	1,041,259	0.16%	1,030,583	4,317,218	418.91%	10,348,049	10.0624%
16	WORKERS' COMPENSATION	118,960,508	18.16%	106,438,628	59,569,541	55.97%	8,436,024,496	1.4101%
17	OTHER LIABILITY	138,208,743	21.10%	118,907,984	78,381,006	65.92%	3,125,249,437	4.4223%
18	PRODUCTS LIABILITY	25,424,753	3.88%	20,222,476	19,076,696	94.33%	206,264,407	12.3263%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-60		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	459,368	0.07%	707,207	475,280	67.21%	8,463,128,082	0.0054%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	35	0	0.00%	342,619	
19.4	COMMERCIAL AUTO LIABILITY	87,381,479	13.34%	74,602,150	58,934,113	79.00%	1,684,482,552	5.1874%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	219,703	0.03%	345,670	264,969	76.65%	6,324,175,142	0.0035%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	24,422,203	3.73%	20,905,180	13,677,785	65.43%	615,830,632	3.9657%
22	AIRCRAFT	6,238,647	0.95%	5,196,227	2,479,129	47.71%	139,592,825	4.4692%
23	FIDELITY	1,998,508	0.31%	2,556,121	526,852	20.61%	88,060,773	2.2695%
24	SURETY	23,301,150	3.56%	27,795,454	1,443,936	5.19%	434,047,394	5.3683%
26	BURGLARY & THEFT	872,412	0.13%	733,158	65,434	8.92%	14,930,829	5.8430%
27	BOILER & MACHINERY	2,375,511	0.36%	2,062,772	-142,149	-6.89%	83,506,129	2.8447%
34	GRAND TOTAL-ALL LINES:	655,081,831	100.00%	597,363,941	332,259,297	55.62%	42,386,214,208	1.5455%

**ROYAL & SUN ALLIANCE USA (Group # 553)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	16,031,963	2.48%	12,433,935	9,047,923	72.77%	599,297,073	2.6751%
02.1	ALLIED LINES	10,917,997	1.69%	10,820,435	-9,814,691	-90.71%	339,793,750	3.2131%
02.3	FEDERAL FLOOD INSURANCE	219,472	0.03%	168,874	803	0.48%	119,636,712	0.1834%
03	FARMOWNERS MULTIPLE PERIL	8,775,798	1.36%	8,102,767	3,693,575	45.58%	127,700,654	6.8722%
04	HOMEOWNERS MULTIPLE PERIL	167,663	0.03%	170,735	152,620	89.39%	3,992,524,697	0.0042%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	34,816,554	5.39%	34,530,067	6,128,110	17.75%	1,864,472,550	1.8674%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	18,340,728	2.84%	19,798,206	16,747,851	84.59%	1,399,963,372	1.3101%
08	OCEAN MARINE	6,328,779	0.98%	6,193,159	3,450,682	55.72%	190,478,830	3.3226%
09	INLAND MARINE	38,463,332	5.96%	35,650,736	10,595,542	29.72%	1,159,394,701	3.3175%
11	MEDICAL MALPRACTICE	34,844	0.01%	10,605	-20,265	-191.09%	579,432,132	0.0060%
12	EARTHQUAKE	14,290,071	2.21%	12,523,433	16,714	0.13%	937,572,518	1.5242%
13	GROUP A AND H	120,317	0.02%	137,029	39,377	28.74%	365,137,972	0.0330%
15.3	GUARANTEED RENEWABLE A&H	-31,899	0.00%	-31,899	-11,980	37.56%	65,578,719	-0.0486%
15.5	OTHER ACCIDENT ONLY	0	0.00%	0	0		35,169,910	
16	WORKERS' COMPENSATION	203,803,410	31.57%	191,259,177	188,188,787	98.39%	8,436,024,496	2.4159%
17	OTHER LIABILITY	104,531,023	16.19%	91,568,551	68,486,548	74.79%	3,125,249,437	3.3447%
18	PRODUCTS LIABILITY	5,564,890	0.86%	5,469,762	13,876,713	253.70%	206,264,407	2.6979%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	96,233,722	14.91%	95,528,976	67,402,609	70.56%	8,463,128,082	1.1371%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		342,619	
19.4	COMMERCIAL AUTO LIABILITY	38,196,787	5.92%	40,196,320	30,697,540	76.37%	1,684,482,552	2.2676%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	34,089,789	5.28%	33,573,049	26,342,738	78.46%	6,324,175,142	0.5390%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	10,761,792	1.67%	10,906,671	4,982,115	45.68%	615,830,632	1.7475%
22	AIRCRAFT	1,424,286	0.22%	2,710,319	1,680,950	62.02%	139,592,825	1.0203%
23	FIDELITY	665,398	0.10%	502,472	170,238	33.88%	88,060,773	0.7556%
24	SURETY	467,506	0.07%	575,202	99,762	17.34%	434,047,394	0.1077%
26	BURGLARY & THEFT	405,712	0.06%	309,279	773	0.25%	14,930,829	2.7173%
27	BOILER & MACHINERY	115,208	0.02%	102,466	-110,839	-108.17%	83,506,129	0.1380%
28	CREDIT	823,660	0.13%	835,889	172,426	20.63%	74,037,649	1.1125%
34	GRAND TOTAL-ALL LINES:	645,558,808	100.00%	614,046,217	442,016,621	71.98%	42,386,214,208	1.5230%

**ACE LTD (Group # 626)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	15,842,105	2.61%	19,555,604	6,080,143	31.09%	599,297,073	2.6434%
02.1	ALLIED LINES	2,517,273	0.41%	4,529,287	5,264,310	116.23%	339,793,750	0.7408%
02.2	MULTIPLE PERIL CROP	44,551,234	7.33%	44,551,234	24,192,248	54.30%	135,097,974	32.9770%
03	FARMOWNERS MULTIPLE PERIL	4,199,390	0.69%	3,902,396	1,230,630	31.54%	127,700,654	3.2885%
04	HOMEOWNERS MULTIPLE PERIL	144,217	0.02%	246,181	-203,865	-82.81%	3,992,524,697	0.0036%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	20,813,577	3.42%	14,628,698	3,665,116	25.05%	1,864,472,550	1.1163%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	3,041,005	0.50%	3,559,802	-6,494,330	-182.44%	1,399,963,372	0.2172%
08	OCEAN MARINE	6,028,047	0.99%	6,859,408	5,326,929	77.66%	190,478,830	3.1647%
09	INLAND MARINE	36,342,557	5.98%	34,063,320	11,729,729	34.44%	1,159,394,701	3.1346%
10	FINANCIAL GUARANTY	0	0.00%	0	0		168,118,672	
11	MEDICAL MALPRACTICE	2,258,175	0.37%	1,841,773	-227,600	-12.36%	579,432,132	0.3897%
12	EARTHQUAKE	43,744,163	7.20%	39,431,119	9,566,696	24.26%	937,572,518	4.6657%
13	GROUP A AND H	1,745,430	0.29%	1,323,878	534,937	40.41%	365,137,972	0.4780%
15.6	ALL OTHER A&H	375,679	0.06%	376,901	-81,429	-21.60%	10,348,049	3.6304%
15.7	FEDERAL EMPLOYEES HEALTH BENEFITS PROG	0	0.00%	0	0		71,932,889	
16	WORKERS' COMPENSATION	131,417,775	21.62%	120,416,011	93,815,572	77.91%	8,436,024,496	1.5578%
17	OTHER LIABILITY	244,032,228	40.14%	225,430,973	140,553,243	62.35%	3,125,249,437	7.8084%
18	PRODUCTS LIABILITY	2,743,072	0.45%	3,507,749	-545,995	-15.57%	206,264,407	1.3299%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	-185	0.00%	-185	123,926	-66987.03%	8,463,128,082	0.0000%
19.3	COMMERCIAL AUTO NO-FAULT	100	0.00%	89	30,667	34457.30%	342,619	0.0292%
19.4	COMMERCIAL AUTO LIABILITY	8,866,704	1.46%	8,824,377	751,653	8.52%	1,684,482,552	0.5264%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	0	0.00%	1,685	5,085	301.78%	6,324,175,142	
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	517,263	0.09%	612,151	618,039	100.96%	615,830,632	0.0840%
22	AIRCRAFT	16,725,987	2.75%	13,852,339	27,593,505	199.20%	139,592,825	11.9820%
23	FIDELITY	2,493	0.00%	155,332	48,409	31.16%	88,060,773	0.0028%
24	SURETY	1,731,533	0.28%	1,476,343	215,350	14.59%	434,047,394	0.3989%
26	BURGLARY & THEFT	0	0.00%	0	396		14,930,829	
27	BOILER & MACHINERY	56,060	0.01%	142,861	-7,536	-5.28%	83,506,129	0.0671%
28	CREDIT	14,627,866	2.41%	14,629,088	696,336	4.76%	74,037,649	19.7573%
33	AGGREGATE WRITE-INS FOR OTHER LINES	5,588,528	0.92%	3,553,646	2,198,419	61.86%	314,579,434	1.7765%
34	GRAND TOTAL-ALL LINES:	607,912,276	100.00%	567,472,060	326,680,583	57.57%	42,386,214,208	1.4342%

**BERKSHIRE HATHAWAY (Group # 31)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	574,923	0.10%	414,825	-961,316	-231.74%	599,297,073	0.0959%
02.1	ALLIED LINES	-30,657	-0.01%	-28,759	-16,668	57.96%	339,793,750	-0.0090%
03	FARMOWNERS MULTIPLE PERIL	357,266	0.06%	315,677	9,451	2.99%	127,700,654	0.2798%
04	HOMEOWNERS MULTIPLE PERIL	3	0.00%	3	-132,491	-4416366.67%	3,992,524,697	0.0000%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	3,298,558	0.59%	2,866,013	1,761,286	61.45%	1,864,472,550	0.1769%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	17,809	0.00%	11,543	-2,825,050	-24474.14%	1,399,963,372	0.0013%
08	OCEAN MARINE	0	0.00%	0	0		190,478,830	
09	INLAND MARINE	3,568,395	0.63%	3,102,974	2,351,391	75.78%	1,159,394,701	0.3078%
11	MEDICAL MALPRACTICE	251,476	0.04%	177,530	56,399	31.77%	579,432,132	0.0434%
12	EARTHQUAKE	13,152,267	2.33%	2,321,991	434,899	18.73%	937,572,518	1.4028%
13	GROUP A AND H	367,885	0.07%	367,857	191,197	51.98%	365,137,972	0.1008%
14	CREDIT A&H(GRP&IND)	9,715,426	1.72%	9,715,426	4,050,305	41.69%	107,007,851	9.0792%
15.1	COLLECTIVELY RENEWABLE A&H	1,292	0.00%	1,121	60	5.35%	586,325	0.2204%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0.00%	0	-12		11,033,462	
15.6	ALL OTHER A&H	0	0.00%	0	0		10,348,049	
16	WORKERS' COMPENSATION	39,285,083	6.97%	37,480,099	29,270,342	78.10%	8,436,024,496	0.4657%
17	OTHER LIABILITY	39,656,160	7.04%	38,087,227	-21,178,174	-55.60%	3,125,249,437	1.2689%
18	PRODUCTS LIABILITY	391,600	0.07%	374,646	-4,327,657	-1155.13%	206,264,407	0.1899%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-1,123,926		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	231,244,609	41.03%	222,651,840	174,311,460	78.29%	8,463,128,082	2.7324%
19.4	COMMERCIAL AUTO LIABILITY	10,205,244	1.81%	8,724,428	4,068,032	46.63%	1,684,482,552	0.6058%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	190,338,664	33.77%	182,005,187	132,023,891	72.54%	6,324,175,142	3.0097%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	2,317,203	0.41%	1,847,035	945,850	51.21%	615,830,632	0.3763%
22	AIRCRAFT	0	0.00%	0	-100		139,592,825	
24	SURETY	16,861	0.00%	5,874	-1,687	-28.72%	434,047,394	0.0039%
26	BURGLARY & THEFT	39,070	0.01%	34,560	-6,000	-17.36%	14,930,829	0.2617%
27	BOILER & MACHINERY	30,876	0.01%	6,211	-130,000	-2093.06%	83,506,129	0.0370%
33	AGGREGATE WRITE-INS FOR OTHER LINES	18,807,643	3.34%	19,118,826	2,993,026	15.65%	314,579,434	5.9787%
34	GRAND TOTAL-ALL LINES:	563,607,656	100.00%	529,602,134	321,764,510	60.76%	42,386,214,208	1.3297%

**FAIRFAX FINANCIAL (Group # 158)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	13,077,671	3.07%	6,058,232	19,716,818	325.45%	599,297,073	2.1822%
02.1	ALLIED LINES	5,914,295	1.39%	2,520,644	5,839,774	231.68%	339,793,750	1.7406%
02.3	FEDERAL FLOOD INSURANCE	0	0.00%	0	4,000		119,636,712	
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-1,839		127,700,654	
04	HOMEOWNERS MULTIPLE PERIL	3,026,828	0.71%	2,468,657	1,676,482	67.91%	3,992,524,697	0.0758%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	14,973,294	3.52%	14,651,762	4,352,608	29.71%	1,864,472,550	0.8031%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	7,694,572	1.81%	9,126,168	12,294,876	134.72%	1,399,963,372	0.5496%
08	OCEAN MARINE	1,097,856	0.26%	1,131,054	1,364,088	120.60%	190,478,830	0.5764%
09	INLAND MARINE	13,388,415	3.15%	12,330,966	474,051	3.84%	1,159,394,701	1.1548%
11	MEDICAL MALPRACTICE	9,450,407	2.22%	11,566,403	2,034,783	17.59%	579,432,132	1.6310%
12	EARTHQUAKE	7,909,243	1.86%	4,787,023	145,168	3.03%	937,572,518	0.8436%
13	GROUP A AND H	5,157,923	1.21%	5,157,923	1,815,564	35.20%	365,137,972	1.4126%
15.5	OTHER ACCIDENT ONLY	1,515,880	0.36%	1,481,686	601,342	40.58%	35,169,910	4.3102%
15.6	ALL OTHER A&H	0	0.00%	0	25,000		10,348,049	
16	WORKERS' COMPENSATION	153,173,799	36.01%	127,966,923	80,596,078	62.98%	8,436,024,496	1.8157%
17	OTHER LIABILITY	74,666,588	17.55%	67,965,070	103,569,235	152.39%	3,125,249,437	2.3891%
18	PRODUCTS LIABILITY	2,289,061	0.54%	4,739,959	20,753,268	437.84%	206,264,407	1.1098%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-4,901		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	24,009,013	5.64%	30,443,267	25,939,026	85.20%	8,463,128,082	0.2837%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	1,055		342,619	
19.4	COMMERCIAL AUTO LIABILITY	42,155,720	9.91%	42,095,798	32,936,792	78.24%	1,684,482,552	2.5026%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	15,045,865	3.54%	19,278,227	16,887,234	87.60%	6,324,175,142	0.2379%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	8,971,633	2.11%	8,563,337	4,648,881	54.29%	615,830,632	1.4568%
22	AIRCRAFT	13,198	0.00%	13,198	-8,861,341	-67141.54%	139,592,825	0.0095%
23	FIDELITY	2,359	0.00%	2,661	-10,632	-399.55%	88,060,773	0.0027%
24	SURETY	21,507,824	5.06%	21,347,694	15,486,832	72.55%	434,047,394	4.9552%
26	BURGLARY & THEFT	492	0.00%	1,290	-1,083	-83.95%	14,930,829	0.0033%
27	BOILER & MACHINERY	357,248	0.08%	316,714	43,876	13.85%	83,506,129	0.4278%
28	CREDIT	0	0.00%	0	0		74,037,649	
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	5,418	85,944	1586.27%	314,579,434	
34	GRAND TOTAL-ALL LINES:	425,399,184	100.00%	394,020,074	342,412,979	86.90%	42,386,214,208	1.0036%

**PROGRESSIVE GRP (Group # 155)**  
**2001 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
02.1	ALLIED LINES	0	0.00%	0	-1,498		339,793,750	
04	HOMEOWNERS MULTIPLE PERIL	0	0.00%	0	-613		3,992,524,697	
09	INLAND MARINE	3,651,700	0.88%	3,242,007	1,936,051	59.72%	1,159,394,701	0.3150%
16	WORKERS' COMPENSATION	0	0.00%	0	2,733		8,436,024,496	
17	OTHER LIABILITY	4,916,664	1.18%	5,382,301	-2,283,470	-42.43%	3,125,249,437	0.1573%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	330,482		17,031,318	
19.2	PRIVATE PASSENGER AUTO LIABILITY	148,700,861	35.70%	162,272,286	83,944,228	51.73%	8,463,128,082	1.7570%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	2,015,135		342,619	
19.4	COMMERCIAL AUTO LIABILITY	76,659,073	18.41%	66,450,606	39,372,742	59.25%	1,684,482,552	4.5509%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	117,240,866	28.15%	125,639,518	67,915,581	54.06%	6,324,175,142	1.8539%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	64,048,900	15.38%	61,119,794	32,176,694	52.65%	615,830,632	10.4004%
23	FIDELITY	1,136,711	0.27%	1,333,549	-680,487	-51.03%	88,060,773	1.2908%
24	SURETY	42,119	0.01%	29,540	14,014	47.44%	434,047,394	0.0097%
33	AGGREGATE WRITE-INS FOR OTHER LINES	89,452	0.02%	136,090	158,809	116.69%	314,579,434	0.0284%
34	GRAND TOTAL-ALL LINES:	416,486,346	100.00%	425,605,691	224,900,401	52.84%	42,386,214,208	0.9826%